

The NATIONAL UNDERWRITER

*A Salesman Never
Stumbles over Sales
Sitting Down!*



He's got to

be up and moving.

He never was meant to sit about and wait for business. By nature he needs must circulate among his kind and sell. Thus, the wise salesman plans his work and works his plan through:

- (1) Planned sales presentations.
- (2) More planned calls per day.

The more calls a salesman makes, all other things being equal and the ratio of successful closings average, the more sales he will make in the long run.

Mr. Local Agent can lay the ground-work for *his* leg-work by means of proven sales procedures like our "Survey and Analysis Plan" and the "Monthly Mailing Plan." Details and necessary material thereon will gladly be furnished to our Agents, upon request.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY
LIMITED

THE PENNSYLVANIA FIRE INSURANCE COMPANY

THE COMMONWEALTH INSURANCE COMPANY
OF NEW YORK

THE MERCANTILE INSURANCE COMPANY OF AMERICA

THE HOMELAND INSURANCE COMPANY OF AMERICA

150 WILLIAM STREET, NEW YORK 7, N. Y.

New York - Philadelphia - Boston - Detroit - Chicago - San Francisco

THURSDAY, SEPTEMBER 1, 1949

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Patrick J. McGlynn
Ætna-izer
Jersey City, New Jersey

An agent who for twenty-four years has established an outstanding record as a salesman, Patrick J. McGlynn has sent four members of his agency staff (including his daughter Eleanor who attended during the War years) to the Ætna's Home Office Casualty and Surety Sales Course. After observing these graduates in operation, Mr. McGlynn says:

"I am extremely gratified with the results they have obtained. In a few weeks, they were given a comprehensive knowledge of various phases of the business, a detailed explanation of policy coverages, methods of effective salesmanship and certain aspects of underwriting. Even more important, they gained the self-confidence so necessary for success. As for their effect upon our Agency, our business began to show a very definite and substantial increase shortly after they completed the Course. As agency head, it is a source of great satisfaction to me to know that my representatives in the community are equipped with the necessary knowledge and ability to give our clients protection and service on a professional plane."

— Patrick J. McGlynn

ÆTNA CASUALTY AND SURETY COMPANY



AFFILIATED COMPANIES: ÆTNA LIFE INSURANCE COMPANY
AUTOMOBILE INSURANCE COMPANY STANDARD FIRE INSURANCE COMPANY
HARTFORD 15, CONNECTICUT



J. Ray Hull Becomes Blue Goose Head at Grand Nest Meet

Eligibility for Membership Clarified at Seattle Convention

SEATTLE—J. Ray Hull, American States, Indianapolis, was elevated to the position of most loyal grand gander of the Blue Goose at the grand nest meeting here, succeeding E. W. Trenbath, Norwich Union, Seattle.

Paul M. Fell, Middle Department Rating Assn., Philadelphia, was named grand supervisor; Charles L. Beale, Yorkshire, Dallas, grand custodian; Sam L. Sterling, adjuster, Winnipeg, grand guardian, and John Henry Martin, Standard Forms Bureau, San Francisco, grand keeper. Mr. Martin had no opposition for that office.

Reappointment of R. A. Kenzel, Calumet, Milwaukee, as grand wielder is considered a certainty.

There were 82 delegates representing



J. Ray Hull



John H. Martin

47 ponds. All ponds were represented and all delegates answered the roll call at the first business session.

One of the most important developments at the convention was an amendment to the by-laws which clarifies eligibility of candidates for membership. Following the report of Judge Advocate H. O. Wolfe of Wisconsin, the amendment was adopted with only one dissenting vote. It provides that the principal occupation of the candidate be in fire insurance, but that writing fire insurance incidentally in connection with duties for a casualty or other type of carrier would bar an applicant from membership. Thus, it is possible for a field man or manager representing a multiple line company to qualify, if his principal activities are in connection with the underwriting of fire insurance. In dissenting, Jack B. Quisenberry of New York said he felt the amendment was not sufficiently clear.

Proportionate Representation Issue

There was a lengthy discussion on proportionate representation. A special committee report by P. M. Winchester, New York, had pointed up the problem. The larger ponds feel they are entitled to more representation. At present there are two delegates from each pond regardless of size and the grand nest defrays convention travel expense. It was finally agreed that the question be divided into two parts and submitted to all ponds for their approval or rejection. The first question is whether or not the larger ponds are to receive more than the two votes. The second

(CONTINUED ON PAGE 32)

Government Marine War Cover Bill Introduced

WASHINGTON—"Stand-by" legislation to authorize the maritime commission to provide war risk and certain marine and liability insurance in event of war has been introduced by Rep. Bland, Virginia, chairman House committee on merchant marine, with the blessing of the administration.

This measure is intended to remedy the situation cited some time ago by a Senate committee, which found commission and war shipping administration insurance programs were improvised during the last war. If enacted the new bill would make available government marine insurance without delay in event of another emergency.

Its provisions are said to be about the same as authority given WSA during the last war and cover generally the same ground. It would authorize commission underwriting of war risk on hulls and cargoes, also personal injury of crew members and passengers, loss of personal effects. It is limited strictly to marine war risks, commission spokesmen say.

Officials say the proposed new legislation would be needed because war risk being written by private underwriters contains a 48-hour termination clause, in event of war breaking out among the great powers.

Opinions on Bill Differ

Differences of opinion have developed among American marine interests over whether the government should go into the war risk business in peacetime. Some of them reportedly instigated the Bland bill.

\$4 Million Loss at San Francisco

SAN FRANCISCO — One of the most disastrous industrial fires in many years here brought an estimated \$4 million loss to Safeway Stores, Inc., Tuesday. It destroyed the concrete main northern California warehouse of Safeway with a loss of \$1½ million while the huge stock of all types of merchandise handled is reported destroyed or damaged to the tune of \$3 million. General Adjustment Bureau is handling the loss.

Controllers Meet at S.F.

Dr. Henry B. Kirkland, associate medical director of Prudential, will speak on "The Dynamic Controller's Health and the Atomic Age" at the annual meeting of Controllers Institute of America, at San Francisco Sept. 25-28.

J. H. Eteson, controller of State Mutual Life, will preside at a special conference of insurance company controllers. He will be aided by R. E. Ecke, treasurer of the Farmers group of Los Angeles.

Ralph C. Wamser, treasurer of Cosgrove & Co., president of the Institute's San Francisco Control, is serving on the executive committee and will welcome the controllers at the opening session.

Wagner D'Alessio, treasurer of California Casualty Indemnity Exchange, San Francisco, is chairman of the arrangements committee.

J. P. Byrne Is Slated

Insurance Accountants Assn. of New York at its Sept. 8 luncheon meeting will hear J. P. Byrne, editor of Best's "Insurance News," discuss statistics and accounting.

These interests, including certain leaders in the industry, reportedly want to get out of the war risk business, for fear some surprise disaster may mark the beginning of war between great powers would result in "breaking the bank," so to speak.

Other marine interests, including North America, are represented as willing the government should directly write war risk in wartime under stand-by legislation, and for it to write reinsurance in peacetime. However, they oppose the Bland bill and reportedly plan to have a war risk bill of their own introduced in Congress.

Although maritime commission officials say the Bland bill is a stand-by measure, authority under which would be used only in wartime, insurance observers point out that bill would permit the government writing war risk coverage immediately. It provides that the commission, with Presidential approval, and after consulting interested government agencies may provide war risk coverage and reinsurance "whenever it appears to the commission that such insurance adequate for the needs of the water-borne commerce of the United States cannot be obtained on reasonable terms and conditions from companies authorized to do an insurance business in a state of the United States."

Under the bill the commission could use facilities of the commercial marine industry to act as underwriting and settling agent along lines somewhat similar to those set up under War Damage Corp. operations during the last war.

Mass. Premium Tax Is Now Equalized

The Massachusetts legislature has enacted a premium tax equalization bill on fire and casualty companies, making the same levy on domestic insurers as on foreign. That means that the domestic companies commencing next year will pay 2% tax instead of 1% as in the past. This was strongly opposed by the domestic mutual companies. There was a last minute attempt made to increase the tax on foreign companies to 3% so as to preserve the differential but this idea was dropped in view of the retaliatory effect it would have on the Massachusetts companies.

Minn. Regional Activities

Southern Minnesota Regional Assn. met this month and heard a talk by Glenn W. Schodde, special agent of Home at Minneapolis.

The Central Minnesota regional meets Aug. 29 at St. Cloud and the Northwest region is planning a meeting at Thief River Falls in October.

The next meeting of the Southern Minnesota regional will be at Albert Lea Sept. 15. It probably will be a joint meeting with the executive committee of the state association.

Insurance Highway Panel

Virginia Highway Users Assn. convention at Roanoke Sept. 16 will feature an insurance panel with Ralph W. Howe, president Davenport agency, Richmond, acting as moderator and presenting the insurance problem from the agent's standpoint. Others on the panel are Frank G. Haley, America Fore, underwriting viewpoint; Edward R. Grannis, Royal-Liverpool, engineering, and John J. Wicker, Jr., attorney, Richmond, claims.

Insurance Loss in Fla. Blow May Reach \$8 Million

Estimate 20,000 Claims from Ft. Pierce to Boca Raton

Early estimates indicate that there will be about 20,000 claims from the Florida hurricane in the area from Ft. Pierce south to Boca Raton, including the Everglades section of Pahokee, Belle Glade and Clewiston. It is estimated that the average loss will run \$400 to \$500. In Florida there is a \$100 deductible applicable to the loss in each building.

The storm was nearly as severe as that of 1928, but because of better construction and the hurricane warning service, damage was minimized. Some of those on the scene believe that the damages will not exceed 5% to liabilities, whereas in 1928, the damage was nearly 20%.

Considerable rainfall has followed previous storms, whereas there has been practically no rain following this one. That will tend to hold the losses down.

Adjusting Work Well Organized

General Adjustment Bureau will have about 150 adjusters at West Palm Beach before the end of this week. Workmen and materials for construction are more ample than in previous storms and it is expected that less difficulty will be encountered in adjusting claims than in the past, since the agents, companies and adjusters are better organized to provide prompter service.

The agents report that the cooperation from adjusters, companies and assured is excellent and they feel certain that the expense involved in adjusting the claims will be considerably below the 1947 storm damage.

From Ft. Lauderdale comes the report that there was very little structural damage in Broward county and that the brunt of the storm was suffered by Palm Beach, Martin and St. Lucie counties.

Catastrophe Plan Put Into Effect

The National Board put into effect its catastrophe plan, and opened a supervisory office at the Pennsylvania Hotel, West Palm Beach, Fla., in charge of Donald B. Sherwood, general adjuster. About a dozen loss men, mostly from New York and the east, will aid Mr. Sherwood's office in spot checking adjustments, clearing papers, and generally maintaining uniformity in approach and performance. Under the plan all loss papers clear through the board office. The 12 loss men will be on duty for four to six weeks and then will be relieved by other loss men contributed by the companies.

There has been no official estimate of how long it will take to get the bulk of the losses cleared up, but a guess is about two months.

Palm Beach Area Hardest Hit

The National Board estimates that there are more than 15,000 losses within a 50-mile radius of West Palm Beach, with a probable cost of \$5 million. These are preliminary figures and may be revised. This area was the hardest hit; the storm struck with its full fury at this

(CONTINUED ON PAGE 32)

S. M. Buck, Great American Western Head, Dies at 64

Stroke Ends Career of Leader—Was W.U.A. Governing Chairman

Samuel M. Buck, vice-president and western manager of Great American, and one of the most influential men in western fire insurance affairs during the past 20 years or so died of a cerebral hemorrhage at Henrotin Hospital, Chicago, last Friday morning. He was stricken at his home at Evanston, Ill., the previous evening and never regained consciousness.

Mr. Buck had returned from a fishing trip in the north country about Aug. 1 and entered Henrotin hospital at that time due to the fact that he was suffering with a complaint of his eyes. This was thought to be snow blindness and Mr. Buck attributed it to the glare from the sun during his days of intensive fishing. At the same time he underwent a physical check up. A few days before he was stricken he had returned to his home and had made some visits to the office, his last appearance there having been the day before he suffered the stroke.

With Great American 11 Years

Mr. Buck had been head of the western operations of Great American since early in 1938. He had previously been the western manager of Fireman's Fund and he was acquired by Great American following the death of C. R. Street. Mr. Buck possessed outstanding executive and organizational talents and he proceeded to modernize the operations of Great American and developed a younger generation team there that is most effective. Mr. Buck was an even tempered man. He went after the facts before taking a position and he was sure in his judgments. He was orderly and precise and had the faculty of imparting to his associates his desires and objectives so that there was no ground for misunderstanding. He was friendly and gracious and rarely ruffled.

Fishing was his great hobby and he carried his organizational and systematic abilities into this pastime and his accomplishments and technique were admired by fishermen. He became much interested in the lore of the old Michilimackinac country and he composed an historical novel at one time against that background which he, however, never perfected for publication. He had also written a book on San Antonio with a wealth of historical data and this he was preparing to publish at the time of his death. He had been editing proofs during his vacation.

Mr. Buck had for years been one of the mainstays of fire insurance organization affairs in the middle west and was a past president of Western Underwriters Assn. and was chairman of its governing committee at the time of his death.

Mr. Buck was born at Columbus, Miss., in 1885, the son of a clergyman, James E. Buck, who is still living at Austin, Tex. When he was 12 years old his family moved to Texas and it was there that he was educated. After leaving college he entered newspaper work and later became interested in a local agency at Corpus Christi, Tex. In 1911



S. M. Buck

Baloise Marine of Switzerland Enters for Marine

Baloise Marine of Switzerland has entered the United States and for the present at least will confine its operations to marine and inland marine lines. Wm. M. Houston of San Francisco has been appointed United States manager. He is also the U. S. manager of New Zealand and South British.

Baloise Marine is making \$1 million available in this country at the outset. Of this \$250,000 is to be a statutory deposit in New York state where the entry will be made. Then there will be \$650,000 in Bankers Trust of New York and \$100,000 commercial account in American Trust Co. of San Francisco.

Baloise Marine has been in business since 1863 and has a close ownership and alliance with five other companies. Baloise Marine will be licensed in New York as the original state of entry and then application will be made to California, Washington and Oregon.

Collignon to Devote His Time to Agency

Ellis M. Collignon, Jr., who has been handling facultative reinsurance at the head office of New York Underwriters since 1941, is on an indefinite leave of absence to operate his local agency at Westwood, N. J. Mr. Collignon joined New York Underwriters as an office boy in the metropolitan department of that company and spent 27 years in the unit as cashier, underwriter, etc. He is widely known among brokers, company men and facultative reinsurance placers in New York City.

He entered company field work, joining Northern Assurance in south Texas. His next move was to National Fire and it was there that he began to make his mark. In 1919 he was transferred to Richmond for National Fire to supervise Virginia, Maryland and the District of Columbia. Later he was called to the home office as agency superintendent with supervision over the middle department states and eastern provinces of Canada.

When National Fire in 1925 organized Transcontinental, H. G. B. Alexander of Chicago was made U. S. manager. Mr. Buck was assigned by National Fire to Chicago to supervise the fire business of Transcontinental and was appointed vice-president of the managing corporation. When National Fire absorbed the business of Transcontinental it terminated its managerial arrangement with Alexander & Co., and Mr. Buck went to Fireman's Fund as western manager, succeeding W. A. Chapman.

Lost Wife Year Ago

Mrs. Buck died about a year ago. A son, Samuel Buck, has been engaged in postgraduate work at Purdue and is continuing at Indiana University. Before the war he was with Western Adjustment at Milwaukee.

In addition to being chairman of W.U.A. governing committee, Mr. Buck at the time of his death was vice-president of Oil Assn., a trustee of Underwriters Laboratories, director and member of the executive committee of Western Adjustment; vice-chairman of the advisory committee of Factory Insurance Assn., member of advisory committee of Railway Underwriters Assn., president of Uniform Printing & Supply Co., member of subscribers actuarial committee, and a member of the Chicago fire insurance patrol committee.

Funeral services at Evanston Monday were attended by about 250 insurance leaders, including President John C. Evans of Great American, from New York; Raymond Waldron, vice-president of Detroit Fire & Marine, and Vice-president William O. McLelland of American National, from Columbus.

Summons Younger Generation to Get Into Farm Line

Sam T. Morrison, veteran local agent of Iowa City, a former president of Iowa Assn. of Insurance Agents, has written to THE NATIONAL UNDERWRITER as follows, in the interest of stimulating the interest of the younger generation in farm insurance:

"It would seem to me that a great deal more attention should be directed to farm insurance.

"The size of the farm industry is simply enormous. Congress is still considering the Gore, Aiken, Anderson, and Brannan plans. Apparently this is just about the most important thing before Congress.

"When one considers that farming has a bigger investment than the value of all securities on the New York Stock Exchange—that there is more mechanized horsepower on our farms than in all factories—and that the investment in farming is twice that of railroads—one can see its immense importance.

Claims Farm Cover Neglected

"As a class, insurance companies have paid little attention to this business. Rates and forms have been modified little in the past 25 years, which I presume is because of the past depression. During the past 10 lush years farm insurance has been completely neglected.

"Only a few modest credits are allowed for all the prosperous owner has spent for rat proofing, rot proofing, and fire resistant improvements and modernization. The top-half farms that today receive 90% of the gross farm income are in fact penalized.

"All the power machinery on a farm that usually carries values from \$10,000 up is today uninsured. The rate differential is very small and should be increased to one-half present rates.

"As at present written the selection is against the company. The work for the agent has grown more exacting and complicated, the commission shrunk, forms are outdated, accounting is a puzzle, and no enthusiasm whatever over new farm premiums.

"Farm insurance needs a big shot in the arm to get it out of its dormant condition. We need a lot of new young men in this branch of the business, and from this nucleus will arise some who have the courage and ability to go and figure out new, attractive methods to procure this enormous business that has not been tapped. If farm premiums can increase under the present old-fashioned system, one can visualize what would happen if new methods, such as the pep, would prevail."

Big Projects in West

Wunderlich Contracting Co., Omaha, has been awarded the contract for construction of tunnels and roads on the Colorado-Big Thompson project, near Loveland, Colo., at \$4,787,784. National Surety will execute the bond.

MacDonald, Young & Nelson, San Francisco, and Morrison-Knudsen Co., Los Angeles, as jointly were low bidders on the North Point sludge treatment plant, San Francisco, at \$4,486,000. Fidelity & Deposit is on the bid bond.

J. E. Haddock, Pasadena, was low bidder at \$1,255,489 for construction of Romona Parkway between Evergreen Avenue and Helen Drive, Cal. American Indemnity, through Wren & Van Allen, is on the bid bond.

J. A. Terteling & Sons, Boise, Idaho, have been awarded the contract at \$1,266,056 for certain work on the Courtland Canal, Missouri Basin project. Maryland Casualty will execute the bond.

Hanover has moved its Kansas City field office from the Temple building to 1016 Baltimore avenue.

O'Connor and Butler Confer on Red Cross Insurance

Pave Way for Committees on Both Sides to Discuss Issue

NEW YORK — Charles P. Butler, executive vice-president of National Assn. of Insurance Agents, announces that on Aug. 25 he had a conference with Basil O'Connor, president of American National Red Cross, with reference to the policy of the Red Cross with respect to automobile liability and workmen's compensation insurance.

Mr. O'Connor went into the matter in great detail with Mr. Butler and explained to him fully the history and the circumstances which led to the action of the board of governors of American National Red Cross in this matter. Mr. O'Connor stated that he was fully aware of the fact that no group had a greater interest or had served more faithfully in the American Red Cross than the group of insurance agents throughout this country.

As a result of the conference, Mr. O'Connor told Mr. Butler that he would re-submit this entire matter to the board of governors of American National Red Cross at its next meeting Sept. 12, and ask the board to reconsider the matter fully. He also stated that he would recommend to the board at that time that a committee of the board be appointed to discuss the problem with a committee of N.A.I.A., which Mr. Butler said he would be very glad to cause to be appointed.

Minn. Maps State-Wide Fire Prevention Campaign

MINNEAPOLIS—A year-round fire prevention program for Minnesota under state supervision was proposed by Commissioner Harris and endorsed by Gov. Youngdahl at the governor's fire prevention conference. The state fire marshal's office would be the spearhead of such a program.

Nearly 200 men and women, including many insurance men, attended the two-day conference. The conference committee included A. B. Jackson, president St. Paul F. & M.; Harold Cummings, president Minnesota Mutual Life; Hjalmar Hjermstad, president Citizens Fund Mutual; Rod V. Hood of the Liscomb-Hood agency, Duluth, chairman of the fire prevention committee of Minnesota Assn. of Insurance Agents; C. J. Lund, general manager, and M. W. Ryon, manager of Fire Underwriters Inspection Bureau, and Jess D. Bradley, Duluth, president Minnesota Assn. of Insurance Agents.

New C.P.C.U. Chapter Is Organized on Coast

Steps have been taken at San Francisco to organize a northern California chapter of Society of Chartered Property & Casualty Underwriters. At an organization meeting T. Parke Lowe, resident vice-president at Los Angeles of Anchor Casualty and a director of the national society, explained the procedure for petitioning for chapter status.

William Hall, North America, was assigned to draw up a constitution. Howard Martin of Golden Gate College was elected president; John Holland Employers group, vice-president; Richard Carniglia, Fireman's Fund secretary, and J. Folger Allen, United Mutual Fire, treasurer.

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Friend OR ENEMY...



THE flame of this match will burn for only twenty seconds, but in that time it could start the friendly fire in a family hearth or, carelessly used, a blazing conflagration consuming millions of dollars worth of property and countless precious lives.

It is the constant endeavor of property insurance companies to prevent wasteful fires through intelligent education, planned protection work and meticulous pre-testing of materials and equipment.

While you enjoy the full protection and security of your property insurance, your premium dollar is ceaselessly working for you and for your community

through your local agent, the special representatives, the skilled experts of your company and organizations such as The National Board of Fire Underwriters.

As an active participant in the fight against fire for over 100 years, *The American Insurance Group* emphasizes the strength of its slogan:

Quality Insurance through ever-expanding and ever-improving Quality Protection since 1846.



1846
THE AMERICAN INSURANCE GROUP

Newark, New Jersey

The American Insurance Co. The Columbia Fire Insurance Co.
Bankers Indemnity Insurance Co. The Jersey Fire Underwriters

Acclaim Fireman's Fund Crusade for Americanism

The current advertising campaign of Fireman's Fund, designed to reawaken an appreciation for the fundamental principles of Americanism, has won the enthusiastic support of producers throughout the nation. The extent of this support has been evidenced by the enthusiasm with which producers have responded to the suggestion that they join Fireman's Fund and the many other corporations and individuals throughout the country who have taken up the task of "selling the American story."

Heavy Demand for Reprints

More than 100,000 reprints of the initial Fireman's Fund advertisement, in which the spirit of individualism and self-reliance of the founders of America is depicted, were requested by agents and brokers for distribution to their clients and friends. More than 2,000 enlarged reproductions of the advertisement were used by producers as window displays. Several hundred agents of the

company placed the initial advertisement in their local newspapers over their own signatures.

As part of the American story program, a series of feature articles concerning the consequences of the present trend away from the principles of individual initiative and responsibility is appearing in Fireman's Fund "Record," the group's house organ. More than 75,000 reprints of "America's New Superstition," first in the series, were requested by agents and brokers for distribution to clients and friends.

Strong indication of sustained interest in the program has already been shown by the number of requests received for the second advertisement in the American story series. Currently appearing in a long list of insurance publications, the advertisement is built around the quotation of Patrick Henry, "Is life so dear, or peace so sweet as to be purchased at the price of chains and slavery . . . as for me give me liberty or give me death," and points out that the so-called security of a planned economy brings with it the sacrifice of individual liberties. In "The Cost of Government," second in the series of articles appearing in the August issue of the "Record," a strong plea is made for curtailment of govern-

ment spending and a return to the sound economy in which the assets of private capital and individuals are used to build a lasting prosperity.

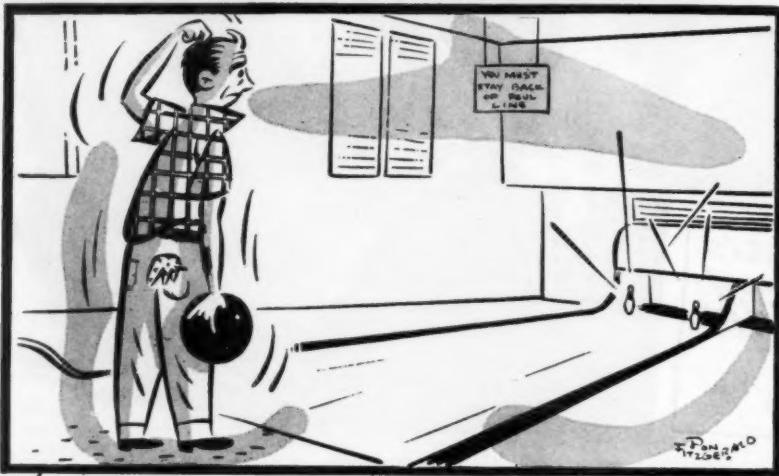
The forthcoming advertisement in the program is key-noted with the following quotation of Daniel Webster: "God grants liberty only to those who love it, and are always willing to guard and defend it." The advertisement points out that the American way of life has been built by an energetic, self-reliant people who have worked together under a free economy.

Fred Merrill Contributes

Fred H. Merrill, vice-president and financial secretary of Fireman's Fund, has written the third feature article in the story series which will appear in the September issue. Entitled "Think It Over," the article concerns America's freedom, its economic system and its taxation, and their significance and effect upon the individual.

Reprints of the entire series of American story advertisements and feature articles in the "Record" will be made available to producers of the company and their friends.

The Insurance Women of Cleveland will meet Sept. 8.



"This is one of the few problems my KANSAS CITY field man cannot help me solve!"

Your Kansas City field man may not be on hand to help you pick up a split*, but he's just the man to see when you have an opportunity to pick up more business by writing the proper coverage for an unusual risk.

What's more, The Kansas City's service to you goes beyond helping you to meet difficult underwriting problems practically and profitably. The agency-minded officers and directors of The Kansas City take the initiative in developing new sources of income for you. For example, only a few years ago the officers of The Kansas City originated the much-needed, business-building Personal Property Floater.

For the agency outlook that makes your work easier and your income greater, count on The Kansas City.

Morty T. Jones
PRESIDENT



*He'd be willing to try!

KANSAS CITY Fire and Marine

INSURANCE COMPANY
Pacific Coast Department:
San Francisco
KANSAS CITY, MISSOURI
Southwest Department:
Houston

Six Glens Falls Executives Are Advanced in Rank

F. A. Roberts, who has been vice-president of Glens Falls and Commerce has now been elected vice-president of Glens Falls Indemnity as well.

R. A. Leeret, heretofore secretary of the two fire companies, has been elected vice-president of the three companies in the group.

S. B. Miller and A. J. Reed, formerly secretaries of Glens Falls Indemnity have now been elected vice-presidents of that company.

R. P. Crawford, manager of the automobile and inland marine departments of the fire companies, becomes assistant secretary for all of the companies in the group, and J. N. Hastings, who has been manager of the automobile department of Glens Falls Indemnity, becomes manager of the same department for all the companies.

Mr. Roberts graduated at Syracuse University and went with Glens Falls in 1925 at the home office. The next year he became special agent for eastern Pennsylvania and a few years later he was named manager at Philadelphia for both the fire and casualty companies. In 1942 he became territorial superintendent of agents for the fire companies at the home office and in 1943 he was appointed personnel director for the group. In 1946 he was elected secretary of the fire companies and in 1949 vice-president of those companies. He is in charge of personnel, public relations, advertising, education, purchasing and supply.

Mr. Leeret started in the automobile department of the fire companies in 1918. In 1929 he went into the field as special agent and in 1935 became manager of the automobile and inland marine department. In 1946 he was elected secretary of the fire companies. He will now be responsible for the inland marine department of the fire companies and the automobile department of all companies.

Mr. Miller went with Glens Falls Indemnity in 1927 as assistant bond department manager. In 1930 he became the manager of that division and in 1940 he was elected secretary. He will continue in charge of underwriting and production of all types of fidelity and surety.

Mr. Reed was the first employee of Glens Falls Indemnity, having been appointed supervising underwriter in 1927. A few years later he was elected secretary. He will continue as head of the compensation, liability, burglary and glass departments as well as inspection payroll auditing and coding.

Mr. Crawford graduated from Dartmouth in 1937 and then went with Glens Falls. He became special agent in central New York and in 1942 he was transferred to Newark. In 1946 he became manager of the automobile and inland marine departments at the home office. He will serve as assistant secretary for the inland marine department of the fire companies and the automobile department of the group.

Mr. Hastings went with Glens Falls Indemnity in 1930 after leaving Temple University. He served at the home office and at Newark and became special agent in 1938, serving in the New York suburban, northern New Jersey and Pittsburgh fields. In 1945 he became manager of the automobile department of the indemnity company.

Plan Kansas Fair Exhibits

Fire prevention exhibits and demonstrations will be presented at the Kansas Free Fair at Topeka starting Sept. 11 and at the Kansas State Fair the week of Sept. 18 at Hutchinson by Clyde Latchem, state fire marshal, with the assistance of the fire departments at both cities. For many years the Hutchinson Insurance Board and Hutchinson fire department have had a fire safety display at the Hutchinson fair.

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Travelers Fire Makes Changes at D. C., Okla. City

The retirements of two veteran fire and marine managers are announced this week by Travelers. Drew W. Whitehurst, manager of fire and marine lines at Oklahoma City, and Frank A. Powell, Jr., manager at Washington, D. C., will end their active service Sept. 1.



H. W. Osterlund



W. B. Highleyman

Mr. Whitehurst has spent his entire career at the Oklahoma City branch, joining Travelers as manager there in 1925.

He will be succeeded by W. B. Highleyman who has been with Travelers since 1927, during which time he has served both in the field and at the home office.

Mr. Powell's career with Travelers has also been spent at the same branch office. He joined Travelers in 1926 as manager at Washington.

Mr. Powell will be succeeded by H. W. Osterlund, who has been assistant manager there since 1947.

Mr. Osterlund joined Travelers in 1928. After serving in the home office and field he transferred to Washington in 1946 as special agent and became assistant manager there a year later.

Wants Term Plans, Widening Qualification Law Discussed

LANSING, MICH.—Michigan agents are being urged by Waldo O. Hildebrand, secretary-manager of Michigan Assn. of Insurance Agents, to discuss at their September convention in Grand Rapids the questions of term insurance and of expanding statutory agents' qualification requirements to include agents licensed before the present examination law took effect.

In a special bulletin, Mr. Hildebrand points out that a large percentage of fire business is written on a term basis although polls two years ago indicated company executives did not favor the plan. The S.E.U.A. proposal to provide for payment of term premiums in equal annual installments, instead of full payment in advance as at present, with a 2.4% handling charge for three-year and a 3% charge for five-year policies, should be carefully analyzed by agents, he thinks. He said there should be "sound study and discussion by the agents and in conference with company officials." Two items to be considered, he emphasized, are "adequate compensation to agents for additional work and collections at a time when the expense factor is a problem and a method of canceling such a term policy for nonpayment of premium".

Relative to the licensing situation, the bulletin reviews history of the qualifications law, resulting in a marked reduction of property licenses, and notes that "many new licensees who studied and who struggled through the examination" are asking that all licenses be subject to a qualification test. He asks: "Would you and your solicitors be willing to write a qualifying examination which, if you fail, would cancel your license?" A provision in the law that licensees devote a specific part of their time to the business (suggested 60%) also has been proposed.

State-Wide School Setup Arranged in Oklahoma

OKLAHOMA CITY—Classes are being arranged for the school program sponsored as the No. 1 project of Oklahoma Assn. of Insurance Agents to be launched about Sept. 13 in at least 15 towns. More than 300 local agents and office workers, not restricted to association members, are expected to enroll for the N. A. I. A. standard automobile course and a study of the Oklahoma financial responsibility law

which becomes effective Jan. 1.

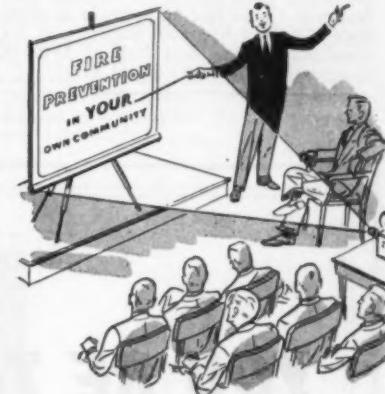
Six weekly classes will be held in each place, under direction of field men of fire and casualty companies. Dates already arranged include: Ada, Sept. 15, Homer W. Peay, chairman; Altus, Sept. 22, John H. Gregg; Alva, Sept. 15, Howard Roepke; Ardmore, Sept. 22, W. W. Bennett; Clinton, Sept. 13, L. D. Schreiner; Hugo, to be announced; Joe A. Wolff; McAlester, to be announced; Charles Fassino; Muskogee, Sept. 27, Zeb P. Jackson; Okmulgee, Sept. 15, Verne Griffith; Enid, Sept. 20, E. W. Burk; Shawnee, to be announced,

Jerry Casey; Stillwater, Sept. 13, Vernon Stark; Vinita, Sept. 29, Bentley Frayser; Woodward, Sept. 15, Herman J. Salz; Lawton, Sept. 20, Wayne A. Smith.

Sheehan Minneapolis Chief

MINNEAPOLIS—R. F. Sheehan, Twin City Insurance Agency, has been elected president of Insurance Agents Assn. of Minneapolis. A. P. Norton of Chas. W. Sexton Co. is vice-president; A. W. Dahlheim, Marsh & McLennan, secretary-treasurer, and Mrs. Alice Farnie is recording secretary.

SELL FIRE PREVENTION in your community



Your clients can't ever carry enough insurance to compensate for the inconvenience and loss of life that often comes with fire damage.

That's why every Agent and Broker should actively sell Fire Prevention all year long! Fire Prevention service to clients and community is not only important as a public service, but it is important as a lead to new prospects. It often has a definite effect on individual specific rates, and, by reduction of hazards, widens the market of acceptable risks.

Promoting Fire Prevention is also an excellent way to meet new prospects, but it should be done on a year round basis . . . not just during one week. The National Board of Fire Underwriters offers a wide variety of promotional material, and your local Fire Association field representatives will be glad to help you formulate plans for your own program.

So, make every week Fire Prevention Week! Be a leader in your community fire safety programs. Your efforts will help to cut down the staggering losses that our nation suffers every year. And that's good business,—any way you look at it!

Fire Association Group, 401 Walnut St., Philadelphia, Pa. Branches in Atlanta, Chicago, Dallas, New York, San Francisco, Toronto.

FOR YOUR OWN ADS...

you can lift ideas from this Insurance Calendar ad.

INSURANCE CALENDAR



SEPTEMBER

On September 13, 1851, Walter Reed was born. He achieved enduring fame by conquering yellow fever — scourge of mankind stemming from the obscure mosquito. Of all scourges with obscure origins, probably the greatest is that of fire.

1949—SEPTEMBER hath 30 days.

"Nothing succeeds like success."

- 1—Th.—1939. Nazi armies invaded Poland, starting World War II.
- 2—Fr.—1945. Six years later Japanese signed surrender on battleship Missouri, ending World War II.
- 3—Sa.—1844. The Reliance Insurance Co. issued its first policy.
- 4—Su.—1870. France proclaimed a Republic.
- 5—M.—LABOR DAY
- 6—Tu.—Protect the fruits of your labor. Make sure all your property is adequately insured.
- 7—W.—Full Moon, 4:59 A.M., E.S.T.
1630, Settlement of Boston, Mass.
- 8—Th.—1664, British forces captured Manhattan and Brooklyn from the Dutch.
- 9—Fr.—1850, California admitted to the Union.
- 10—Sa.—1755, Acadians exiled from Nova Scotia.
- 11—Su.—1609, Henry Hudson discovered site of New York City.
- 12—M.—1938, Puerto Rico hurricane—loss, \$85,000,000.
- 13—Tu.—1814, Francis Scott Key wrote "The Star Spangled Banner".
- 14—W.—1944, Hurricane swept Atlantic Coast. \$100,000,000 property damage, 40 lives lost.
- 15—Th.—Last Quarter, 9:29 A.M., E.S.T.
1889, Robert C. Benchley, humorist, born.
- 16—Fr.—1940, Selective Service Act signed.
- 17—Sa.—Estimating the adequacy of property insurance is a specialist's job. Ask your Agent or Broker to go over your policies now.
- 18—Su.—1926, Tropical Hurricane on Florida Coast caused \$165,000,000 property damage.
- 19—M.—1899, Capt. Dreyfus, scapegoat in French military treason scandal, pardoned.
- 20—Tu.—1944, U.S. Pacific Fleet struck Luzon, P.I.
- 21—W.—1784, First daily newspaper in the U.S., *The American Daily Advertiser*, issued by B. Franklin's grandson.
- 22—Th.—New Moon, 7:21 A.M., E.S.T.
1776, Nathan Hale executed by British.
- 23—Fr.—Beginning of Autumn, 4:06 A.M.
- 24—Sa.—Fire Prevention is everybody's business.
- 25—Su.—1849, Johann Strauss, famed for his waltzes, died in Vienna.
- 26—M.—1513, Pacific Ocean discovered by Balboa.
- 27—Tu.—1939, Warsaw surrendered to the Germans.
- 28—W.—First Quarter, 11:18 P.M., E.S.T.
- 29—Th.—1947, Grace Line's \$5,000,000 pier in lower New York City destroyed by fire. 140 firemen injured.
- 30—Fr.—1896, National Assn. of Insurance Agents formed.

OBSERVATION for September: There's only one way to make sure that your property insurance is always in line with replacement costs. Have it reviewed by your Agent or Broker frequently.

PROPERTY INSURANCE
Fire-Auto-Marine-Aviation

FIRE ASSOCIATION GROUP

Fire Association of Philadelphia
The Reliance Insurance Company
PHILADELPHIA

Lumbermen's Insurance Company
Philadelphia National Insurance Company
PENNSYLVANIA

SYMBOL OF SECURITY SINCE 1812

S.E.U.A. Installment Plan Filed in 4 States

The Southeastern Underwriters Assn. plan for installment payment of term premiums has been filed in Florida, Georgia, South Carolina and Alabama, and presumably is being filed soon or has been filed already in Louisiana. In Florida, Commissioner Larson is said to plan no action on the filing until after National Assn. of Insurance Agents takes up the subject in Chicago. It is reported approval has been given in Alabama and South Carolina.

Some companies, among the many

that have filed a payment plan of one sort or another in the southeast, already have filed a plan similar to the S.E.U.A. filing; others have used a scheme that comes out to about the same charges, net, as this but that requires a full annual premium as the first payment.

The present S.E.U.A. plan, it is understood, does discard the provision of the original setup, of calling for the second payment nine months after the first, and then requiring the annual anniversary payments.

Expand at Los Angeles

The quarters of the southern California office at Los Angeles of National Union Fire have been expanded in the Fidelity building. This office is under the supervision of W. F. Bauermeister. National Union had an increase of more than 57½% in premium writings on the coast during the first half of 1949 as against the same period last year.

Set Dates for Safety Congress

The annual National Safety Council congress and exposition will be conducted at Chicago Oct. 24-28. The sessions on industrial safety will be at the Stevens, Congress and Morrison hotels; traffic safety at the Sherman hotel; commercial vehicles, Palmer House, and the school, farm and home safety exhibits at the Morrison.

McIlwain Enters Local Agency at E. St. Louis

Lawrence McIlwain has resigned as St. Louis service office manager of Great American to become associated with the Robert F. Salvage local agency at East St. Louis, Ill. A new corporation will be formed and the agency will operate as Salvage-McIlwain Inc. This agency was organized in 1929. It was recently appointed by the board of education as supervisors of the city schools.

Mr. McIlwain entered the business in 1924 with Illinois Inspection Bureau at East St. Louis and he was assistant manager there when he resigned in 1939 to join American as southern Illinois special agent. He went with Great American in 1942 and was named manager at St. Louis in 1944.

Deviation Move in Cal.

Great Western Fire of San Francisco has bulletined producers that it has filed application in California to deviate from the 20% surcharge on class C building and equipment risks described in rate table 8 and located in National Board class towns one to eight inclusive.

General Revises Earthquake Rates

General of Seattle has temporarily withdrawn its filing of rules and rates for earthquake insurance in Washington, but expects to file a revised schedule within two weeks. In the meantime, First National continues to write the coverage at its previous scale, which was not identical with General's.

In revising its rates and rules, General is reconsidering the deductibles it has been using. A difficulty all earthquake insurers have had is the difference of opinion that obtains after loss as to what constitutes a percentage of the building value. General followed the practice of having building engineers inspect a building before binding if the deductible was less than that provided in the rules for earthquake of Allied Lines Assn. This generally is 5%, and General previously went from 1% on up.

General was led to review its rates and rules following the quake of April 13 and the shock that occurred only recently. It has just filed a new schedule in British Columbia, which includes a 1% deductible. It had filed a new schedule in Washington on April 11, two days before the big quake of April 13.

Panel Participants for Mo. Meeting Lined Up

ST. LOUIS — Participants in the panel on various phases of insurance that will feature the annual meeting of Missouri Assn. of Insurance Agents here Sept. 8-9 have been announced.

Arnold Roth of Cape Girardeau, first vice-president of the association, will be moderator of the panel. Other participants are: Fire insurance, A. C. Gunther, state agent of National Fire; marine, Stanley Bodman, Marine Office of America; casualty, Les Wilson, U.S. F. & G., and surety, J. R. Seales, Fidelity & Deposit.

Insurance Women of St. Louis will have charge of a bridge party for visiting women.

The morning of Sept. 8 there will be a closed executive session for members only. The panel session that afternoon will be open to everyone. In the evening there will be an executive committee dinner, with Chairman Clifford C. Jackson of Mountain Grove, presiding. The Insurance Board of St. Louis will be host.

A feature of Sept. 9 will be the rural agents' breakfast with Joseph Leslie of Sikeston, chairman of out-state agents' committee, in charge. There will be two business sessions that day, with President John J. O'Toole presiding, and a dinner in the evening with a nationally known speaker.

F.U.A.P. Classes Listed

SAN FRANCISCO — Fall semester classes of Fire Underwriters Assn. of the Pacific start Sept. 19. Courses and instructors are: Principles of insurance and suretyship, E. E. Simpson, St. Paul group; inland marine, R. E. Cathcart, Commercial Union; fire engineering—advanced rating and underwriting, Sam E. Hays, Pacific Fire Rating Bureau; casualty insurance II, H. J. Keck, Fireman's Fund; practical insurance accounting, R. B. Rutherford, Crum & Forster; preparation and examination of loss papers, L. M. McKinley, General Adjustment Bureau; tariff rules and rating, Kenneth A. Bailey, Security of New Haven; business interruption and other time element forms, Philip F. Kingsley, Fireman's Fund.

G. & R. Names H. D. Braun

Herbert D. Braun has been appointed special agent for San Francisco and the East Bay territory for Globe & Rutgers. The past two years he was an engineer for North America in northern California.

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YOU BE THE JUDGE AND JURY!



The farmer is putting you in the position of judge and he wants a decision when he says —

"In order to work separated tracts of land I have to drive my unregistered tractor and hay rake over a state highway. My hay rake extends over the center of the road. While traveling this route I meet an oncoming automobile which runs off the road and is damaged while trying to avoid my hay rake. Would my Farmer's Comprehensive Personal Liability policy cover me?"

Could you answer the question?

Put yourself on trial. What are you doing about the farmers in your vicinity? Surely the farmer, who faces as many hazards as any other individual, is entitled to know about the protection he can secure for his family and himself. You lose much if you overlook this big group of prospective customers—customers the Royal-Liverpool Group stands ready to assist its agents in reaching.

Answer to the quoted question is contained in the Group's current issue of "True or False." Your copy is available on request to our Advertising Department.

CASUALTY • FIRE • MARINE

ROYAL INSURANCE COMPANY, LTD. • THE LIVERPOOL & LONDON & GLOBE INSURANCE CO. LTD. • AMERICAN & FOREIGN INSURANCE CO. • BRITISH & FOREIGN MARINE INSURANCE COMPANY, LTD. • THE NEWARK FIRE INSURANCE CO. • QUEEN INSURANCE COMPANY OF AMERICA • STAR INSURANCE COMPANY OF AMERICA • THAMES & MERSEY MARINE INSURANCE COMPANY, LTD.

ROYAL-LIVERPOOL *Group*

150 WILLIAM ST., NEW YORK 8, N. Y. EAGLE INDEMNITY COMPANY • GLOBE INDEMNITY COMPANY • ROYAL INDEMNITY COMPANY

Utah Agents Have Full Program

SALT LAKE CITY — The program has been completed for the convention of Utah Assn. of Insurance Agents at Hotel Utah here Sept. 26-27. Gov. Lee is scheduled to give the welcoming address the morning of Sept. 26. Francis B. Goeltz will give his presidential message and there will be talks by O. Shaw Johnson of Clarksdale, Miss., vice-president of N.A.I.A., and George L. Brown, Jr., vice-president of Nevada Assn. of Insurance Agents. There will be a luncheon for past presidents with Earl Jones presiding.

That afternoon Frank C. Colridge, general manager of Pacific Board, will make an appearance. The other speakers at that time will be J. D. Simpson, assistant agency secretary of Royal-Liverpool at San Francisco; Philip E. Kingsley, agency superintendent of Fireman's Fund; Hugh S. Coburn, Pacific Coast manager of Boston and chairman of Utah advisory committee; Perry H. Taft, Pacific Coast manager of Assn. of Casualty & Surety Companies, and Harold S. Bennett, commissioner of department of business regulation of Utah.

There will be a cocktail party and dinner-dance that evening.

Next morning there will be shown a movie, "Wired for Life," of the Salt Lake fire department and there will be talks by Rudolph C. Stange, assistant general manager of National Board, San Francisco; Commissioner Terry of Utah; and Adam S. Bennion, public relations director of Utah Power & Light Co. There will be a luncheon at Alpine Rose Lodge at Brighton for the wives with Mrs. Goeltz and Mrs. Scott Wetzel in charge. The luncheon speaker will be U. S. Senator Watkins of Utah. The business meeting takes place that afternoon.

Offers Instruction for Newcomers in Agencies

The general agency at Royal Oak, Mich., of Finnell & Finnell has introduced a novel service to agents in the way of providing assistance to their office personnel with policy writing, clerical, accounting and other problems. Mrs. Harriett L. Conencia has been designated as special service representative for this purpose. She will make regular calls to agents' offices and is available also for special calls.

Joseph C. Finnell, Jr., president and treasurer of the general agency, states that this service has already won much appreciation. He remarks that special agents rarely have time to give instruction to the girls in the local agencies and also many of the agents themselves and the experienced girls in the agencies are so occupied with their own work that they don't have an instruction program for newcomers.

Mrs. Conencia is a graduate of University of Detroit and was employed for several years by Automobile of Hartford at Detroit. She went with Finnell & Finnell in 1947 where she has worked in several different positions preparing for this new type of work.

Boost Astoria Pier Rates

ASTORIA, ORE. — Fire insurance rates will be increased on all commodities stored in pier No. 3 of Astoria port terminals, as a result of grain storage operations.

The danger of explosion from dust of grain blown into the pier by North Pacific Grain Growers Corp. makes the increase necessary.

National Union Change

National Union Fire has appointed Bert W. Coyle as state agent for Oregon, southern Washington and southern Idaho, replacing Phil C. Davis who has resigned to enter the local agency business at Hood River, Ore. The latter has

purchased the Baldwin agency and it will henceforth be known as the Baldwin-Davis agency.

Mr. Coyle has been with Oregon Insurance Rating Bureau. He was born in Alaska of American parents, who soon went to Australia where they resided for a number of years. He graduated from University of Melbourne in 1942. He served in the army and emerged as a captain.

Quinn to Dallas for Aetna

Robert B. Quinn has been appointed marine special agent for Aetna Fire in Arkansas, Oklahoma and Texas with headquarters at Dallas. He replaces John Mackey, who has been recalled to the inland marine underwriting department at the home office.

Mr. Quinn is a graduate of University of Connecticut and served as navigator in the army air force in the war, attaining the rank of first lieutenant. He joined Aetna Fire a year ago and was assigned to the marine underwriting department on completion of a course in the company's training school.

Brucker Chase, past president of Memphis Insurers, has been appointed a member of the city traffic advisory commission.

Alabama Claims Unit Formed at Birmingham

Alabama Claims Assn. was formed at a meeting in Birmingham. The new group includes all full time claims men — fire, casualty, industrial, utility, transportation, and health and accident. It will hold a dinner meeting every two months with prominent insurance men as speakers. The officers are:

President, Claud D. Harrell, general claims agent of Birmingham Electric; vice-presidents, R. N. Bardwell, Jr., General Adjustment Bureau manager at Birmingham, and L. E. Hollingsworth, claim agent of the L. & N. Railroad; secretary, L. A. Baarcke, independent adjuster, Birmingham; assistant secretary A. A. Steele, Aetna Casualty, Birmingham; treasurer, P. J. McGeever, divisional claim manager of Provident Life & Accident; assistant treasurer, Jones Burson, claim agent of the Southern Railway.

Bash Joins Iowa Department

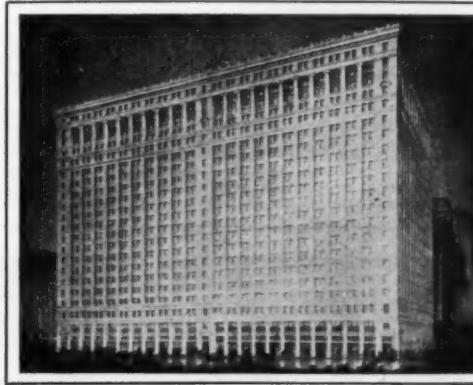
Floyd Bash, Jr., of Des Moines has joined the Iowa department as an actuary and examiner. He formerly was with Connecticut General Life.

Call Fears of Agents on SS Coverage Groundless

WASHINGTON — Fears of some agents that they might be covered into the OASI system, as employees, under provisions of the new social security bill do not appear justified to insurance observers here. They point to the ways and means committee's report on the bill. On page 10 it indicates that among self-employed persons who would be included as such, some 12 to 15% is made up of various groups, among which are mentioned "agents and brokers," also "proprietors of real estate and insurance enterprises."

Kansas Pond Honors Jackson

F. M. Jackson, Topeka, for the past two years state agent in Kansas for Aetna Fire and now moving to Chicago as agency superintendent, was honored at a luncheon at Topeka by the Kansas Blue Goose. Frank Regier, Corroon & Reynolds, presented Mr. Jackson a pen and pencil set on behalf of the pond. Ervin Thomas, formerly of Tennessee, successor to Mr. Jackson, was introduced. W. H. Jones, Detroit, formerly Kansas state agent for Automobile, was a guest.



SERVING INSURANCE The Business of Protection

The excellent reputation of the tenants of Chicago's largest office building is consistent with the high character of the business which they so ably represent. They have been instrumental in making 175 West Jackson Boulevard the best known insurance address in the Middle West.

Here firms and individuals, engaged in the various branches

of the business of protection, enjoy the convenience of quick personal contacts with other insurance firms close at hand. It is easily understood why insurance executives seeking Chicago office space give the Insurance Exchange Building first consideration. Requests for rental information will receive our prompt attention.

INSURANCE EXCHANGE BUILDING

*Chicago's Largest Office Building
America's Greatest Insurance Building*

L. J. SHERIDAN & CO.

Management Agent

175 WEST JACKSON BOULEVARD, CHICAGO 4

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Nevada Agents Group Shows Spark

Membership Quadruples in Two Years—Convention Big Success—Brown Pres.

George L. Brown, Jr., of Las Vegas was elected president of Nevada Assn. of Insurance Agents at the annual meeting at Reno. Secretary is Charles Lee Horsey, Jr., of Las Vegas and regional vice-presidents are Phil Hursh of Sparks, F. E. Walters of Elko, Leo Curto of Ely, R. O. Ogden of Fallon and V. B. Harrington of Las Vegas. National state director is W. H. Garrett of Reno.

About 150 attended. The membership has increased to 110 which compares with only 25 two years ago. The association was successful in causing the passage of legislation whereunder the placing of state insurance is transferred to the state finance committee from the comptroller. The association also supported the financial responsibility law that was passed.

At the convention a resolution was adopted opposing extension of social security legislation to convert fire and casualty agents to employee status. Another resolution condemned the installment payment plan premium on term fire policies.

W. H. Garrett in Chair

W. H. Garrett who is the retiring president, presided. Donald Dondro of the public service commission gave a discussion of the new financial responsibility law. Perry Taft, manager of Assn. of Casualty & Surety Companies at San Francisco, gave a talk on the new assigned risk plan. Other speakers

included James Simpson, agency secretary of Royal Indemnity; Ben Masters, assistant manager of Security of New Haven; Norman White of Home; Philip F. Kingsley, agency superintendent of Fireman's Fund; Charles Bundschue, assistant superintendent of Hartford Accident; Ferd Hall, inland marine manager of Security of New Haven; J. A. Gilliland, superintendent special hazard division of Hartford Fire, who spoke on the operations of the average clause; Byron Hogeland on Lloyds insurance and coverages; Kenneth L. Nehring of Tucson, Ariz., member of executive committee of N.A.I.A.; Frank C. Colridge, general manager Pacific Board, and Woodrow Melone, assistant marine secretary of Fireman's Fund. Speaker at a breakfast session was Joseph Ottemeyer of Salt Lake City.

Nehring Cites Improvement

Mr. Nehring in his talk said that during the past two years the relationship between companies and agents has been much more satisfactory. Agents have received more recognition and company organizations have conferred with N.A.I.A. committees on problems of mutual interest, this being particularly true of the casualty companies.

Also, the insurance commissioners have listened to the word of the local agents.

On the subject of commissions, he said that outlawing of the acquisition cost conference leaves the business with no commission regulation. This can well result in a commission war unless the agents and the companies put aside actions that may be termed reckless, corruptive, selfish and greedy. No unilateral action should be permitted. Commissions should not be lowered nor raised without consultation and agreement. If a commission war should start and the agents accept the increases and become greedy, it would not be long before the federal government would

intervene. Companies must reject any temptations to be greedy for premiums and the agents must reject any temptation to be greedy for commissions. He declared that if legislation should be proposed in Nevada at any time that tends to control commissions, the agents should demand that their position be recognized. If such control is necessary, the agents should be sure that they become a part of such action and receive proper consideration.

Garbutt Head of Blue Goose Cincinnati Rally Sept. 12-13

CINCINNATI—C. H. Garbutt, America Fore, is general chairman of the Blue Goose meeting and outing here Sept. 12 and 13. There will be a business meeting Monday at the Netherland Plaza, followed by an outing, with golf and baseball, and dinner at Summit Hills Country Club at Erlanger, Ky., Tuesday afternoon and evening.

E. J. Sherman, Cincinnati, and R. E. Sewell, Cleveland, both of Royal, are ticket chairmen for the two parts of the state. P. W. Jerome, Aetna Fire, Cincinnati, and J. C. Rielage, Rauh & Co., Cincinnati, are lining up the baseball team from the Cincinnati area, while E. C. Knoop, Home, Columbus, is in charge of the upstate team. T. W. Earls of Earls-Blain Co. is golf chairman, William Vrendenburgh, Commercial Union, Cincinnati, banquet chairman and J. F. Schweer, secretary Cincinnati Fire Underwriters Assn., is in charge of publicity.

The Cincinnati board golf trophy, now 15 years old, will again be in circulation, and the Ohio Blue Goose is putting up for the first time a baseball trophy, to be kept annually by the winning team. Superintendent Robinson and L. U. Jeffries, warden of the insurance department, are expected to attend.

Johnston to Be General Manager of Scottish Union

The directors of Scottish Union of Edinburgh, Scotland, announce the retirement on Dec. 31, 1949, of General Manager Thomas E. Stevens after nearly 44 years of service in the insurance business.

Norman J. Johnston, at present manager at London, will succeed Mr. Stevens as general manager at Edinburgh.

C. M. Patrick Is New Head of Dallas Agents

DALLAS — Chas. M. Patrick has been elected president of Dallas Insurance Agents Assn. J. Frank Holt and Porter Ellis of Ellis, Smith & Co., are vice-presidents, and Arthur E. W. Barrett is secretary. Alfonso Johnson was chosen manager for the 20th consecutive year.

The directors are Willard Crotty, the retiring president; Charles Eversole of Chas. L. Dexter & Co.; Floyd Garrett, Carl H. Hunt, Fred Mallinson, Roy Thrash, Joe Westerlage and Donald Bowles.

Mr. Patrick is the fourth president to hold the C.P.C.U. designation. The past presidents of C.P.C.U. standing are Mr. Crotty, Hal A. Guldge and Alphonse Ragland, Jr.

Wichita Agents Elect

E. C. Moore of Harris, Burns & Co. was advanced to president of Wichita Assn. of Insurance Agents, succeeding Robert E. Israel, Jr., at the annual meeting. Joe Moddrell succeeds Mr. Moore as vice-president.



West Central Office: Lincoln, Neb.



Western Office: Berkeley, California



North Central Office: St. Paul, Minn.



Home Office: Bloomington, Illinois

To better serve almost
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September 1, 1949

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BEDFORD SPRINGS RALLY**Randall, Murphy,
Malone Among
Pa. Headliners**

The tentative program has been arranged for the annual meeting of Pennsylvania Assn. of Insurance Agents at Bedford Springs hotel, Bedford, Sept. 11-13. The directors' meeting the evening of Sept. 11 will be open to all members.

At the first session the morning of Sept. 12, President W. H. Stewart will give his address. There will be a local board forum discussing membership developments, highway and fire safety, education and legislation, and then addresses will be given by Robert J. Vanderbeck, assistant secretary of Eastern Underwriters Assn., and Jesse W. Randall, president of Travelers.

There will be golf that afternoon for the athletes and an informal roundtable with Mr. Vanderbeck for the sedentary and studious members.

The next morning Harold Eberle, Aetna Casualty, will give a talk on the bank and agent plan and H. R. Mullikin and E. S. Sinex of Middle Department Assn. of Fire Underwriters will talk on middle department conferences with agents. Norwood Keck, bureau of highway safety, will speak on the new auto safety responsibility law. Ray Murphy, general counsel of Assn. of Casualty & Surety Companies, will speak on multiple line underwriting and Commissioner



OLIVER WENDELL HOLMES said:

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Established 1865

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CHICAGO, ILL.

Malone of Pennsylvania will give an address. Then will come the election of officers.

That afternoon there will be golf and also, as an optional feature, informal roundtables with Messrs. Eberle, Mullikin, Sinex and Keck.

The banquet speaker that evening will be Maurice G. Herndon, Washington representative of N.A.I.A.

Butler Speaks at Cincinnati Sept. 8

Charles P. Butler, executive vice-president of National Assn. of Insurance Agents, will speak at Cincinnati Sept. 8 at a joint meeting of Cincinnati Fire Underwriters Assn. and the southwestern district of Ohio Assn. of Insurance Agents. He will discuss current issues and report on the progress of his negotiations on the many matters in which N.A.I.A. is interested.

Major Cash of Cincinnati will welcome Mr. Butler. J. F. VanVechten, Akron, N.A.I.A. executive committee-man; C. A. Gluck, Youngstown, president, and T. M. Gray, Columbus, secretary Ohio association, will also be at the meeting.

Cannery Loss May Reach \$550,000 at Onarga, Ill.

Early estimates on the insurance loss in a fire which destroyed the main buildings of Onarga Canning Co., at Onarga, Ill., on Aug. 26, are \$250,000 on stock and \$300,000 on buildings and machinery. There will be some business interruption protection involved. The line was split between the Warner reciprocals and the stock companies. The adjusting for the stock companies is being handled by Western Adjustment and by John D. Wiese who is adjusting for Warner.

The cause of the fire has not been determined. It was first detected on the roof of the cannery factory. The boiler house, cannery factory and several warehouses comprise a single fire division and were extensively damaged as was one wall of the husking shed.

There are strong possibilities that part of the machinery can be salvaged and there are good salvage possibilities in the large amounts of corn which had already been processed.

It is not thought that the U. & O. loss will be extensive because plant officials indicated that there was only about one more week's canning of corn to be done to finish the season. Illinois cannery plants customarily shut down most of their operations in the winter, except for parttime canning of kidney beans.

Californians to Chicago

Official delegates to the N.A.I.A. convention at Chicago from California are: W. B. Glassick, state national director; A. E. Shepperd, president; Harold Barnhart, vice-president; Lorin Carroll, secretary-treasurer and E. E. Hayden, executive secretary.

Others who will attend include W. P. Welsh and W. H. Menn, past presidents of the California and National associations; Laurence Canfield, Santa Cruz; George Johnson, Oakland; Ted Conklin and Harold McGee, Los Angeles; Weldon Oxley, Redding; Eaton Anderson, Berkeley, and Robert Battles, Los Angeles. All but Mr. Battles will be accompanied by their wives.

The northern California group will fly from Oakland Sept. 16 on a chartered plane, arriving in Chicago Saturday.

Montana '48 Loss Figures

HELENA — There were 664 fires, other than forest fires, causing a total loss in Montana of \$1,353,467 in 1948, State Fire Marshal Gummow reports. Building loss was \$928,067 and contents \$425,400. The 1947 total was \$875,041.

**A PROVED PLAN FOR GETTING LEADS TO LIFE INSURANCE PROSPECTS**

One in five of your own clients will buy life insurance within the next year. The Connecticut Mutual offers you a direct mail plan which consistently secures replies—leads to new business—from 15-20% of the people to whom the letters are sent.

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FREE Booklet Tells How

Connecticut Mutual, which has worked with thousands of fire and casualty agents and brokers for years, has published a new booklet for general insurance men entitled "A Tested Method for Securing Life Insurance Commissions." It outlines the mail advertising plan in which ten different letters are available for various types of people, and shows you how to prepare your list. On each of the principal types of prospects there is a sales promotion kit that tells you what to offer and what to say about it.

Send today for your copy of this free booklet that can help you earn many hundreds of dollars in extra commissions from your own clients.

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Principal Insurance Needs of Funeral Directors

The 27,000 funeral directors in the United States are regarded as good insurance risks. Currently they are making money. One reason for this is the return of U. S. service dead from abroad, which has meant additional activity for them. However, to a certain extent funeral directors are regarded as depression proof because of the nature of their business. This is not altogether true because they have to follow the precepts of good business management, just as any other service or business, but certainly there are always clients for their services, good times or bad.

The funeral director's operations make him especially subject to the need for certain types of insurance. For example, he is susceptible to suits for mental anguish. He runs the risk of being sued for professional malpractice, and he may be held for damage to caskets, crypts, mausoleums, and the like. Along with other types of insured business he has the expense of legal defense in case of suit.

Fidelity & Casualty has developed a special policy on malpractice liability for funeral directors and has successfully written it for several years. This provides \$10,000 basic liability and property damage coverage for mental anguish, legal defense, and professional malpractice. Higher limits are available. A number of cases involving suits or awards for malpractice or mental anguish are presented below, gathered by Walter J. Le Munyon, manager of the survey department of F. & C.

Many Needs for Insurance

There are other specific needs of a funeral director for insurance. Usually he carries a substantial amount of cash on the premises, for emergencies. He may want to advance money to a client on a life insurance policy. From time to time he intercepts bodies from other states. Many states require that a body being shipped for burial must be accompanied. Certain states will not permit a funeral director from another state to perform services in its jurisdiction. Consequently, the director may need to intercept the body at state line and accompany it across his state. When he assumes charge he must pay the director relinquishing the body, and this is ordinarily done with cash and not by check or on credit.

Consequently, the funeral director is a good prospect for the broad form money and securities policy. This covers cash on the premises, usually kept in a safe, and in transit. It is a general practice to keep deeds to cemetery lots in his safe. If stolen or destroyed, the M. & S. broad form automatically covers—for theft or destruction by fire.

Funeral directors generally carry liability on donated or loaned cars. Most of them can get it added to the regular automobile liability policy. When a car joins a funeral procession, the funeral director's staff puts a funeral parlor sign on it to identify it. In case of accident, the injured party can join the funeral director in the suit. This has been done and verdicts rendered. The cost of the donated car coverage is negligible.

Other Casualty Coverages

Naturally the funeral director needs automobile and general liability coverage, workmen's compensation, etc. Although the nature of the business is such that the funeral director has a great many people on the premises, and usually these persons are in an upset condition, so that the business is especially subject to the general public liability hazard, there are not too many suits of this character. Interestingly enough, directors occasionally are sued because flowerers are credited to the wrong person, as a result of which someone suffers mental anguish. This is covered under the malpractice policy. They are also occasionally held liable for loss of

jewelry or other valuables stolen from the corpse, and there is a coverage for this.

Once in a while funeral directors have a serious automobile accident. This seldom happens while the funeral is proceeding to the cemetery but on the way back. Drivers in the procession become accustomed to crossing red lights and may do it on the return trip.

Comprehensive General

William H. Brewster, manager automobile division, National Bureau of Casualty Underwriters, at a meeting recently of the Metropolitan Funeral Directors Assn. pointed out that it is now possible for a funeral director to purchase the single comprehensive liability policy insurance for:

Any automobile owned or hired by the named insured.

Any other automobiles not owned by the named insured, including donated cars. Under the portion of the comprehensive policy which applies to non-owned automobiles automatic coverage for donated cars is included, thereby eliminating the many questions which have arisen in the past regarding insurance for automobiles of others when loaned or donated to the funeral director for use in connection with a funeral.

The operations of a funeral home including work performed away from the home by the named insured or his employees, elevators, work let or sublet to independent contractors, and products.

Increased Limits Inexpensive

It is advisable for a funeral director to purchase increased limits of liability in connection with public liability insurance. For example, if he purchases limits of \$25,000/50,000 funeral cars, the percentage of increase is 41% over the rate for limits of \$2,500/5,000. The nature of the business places the clients, their friends and relatives in the position of invitees and the director is directly responsible for their safety whether they are entering or leaving the funeral car, riding in funeral car or are attending final rites at the funeral home or at the cemetery.

Under non-comprehensive policies funeral directors have had to be certain that additional automobiles or exposures were added by endorsement and if they failed to notify the insurer of changes in exposure they were "left out on a limb" if accidents occurred. The comprehensive policy protects automatically and the company makes the premium adjustment later at the time the policy expires. There is a nominal minimum premium of \$5 B.I. and \$2.50 P.D. to take over hazards not anticipated or contemplated under the rules for non-comprehensive insurance. Example: Named insured who owns several automobiles and may have an old, worn out unlicensed automobile standing in an unused and uninsured location. This old automobile might attract children in the neighborhood and while they are playing on or about the dilapidated vehicle one of them suffers an injury.

Coverage for professional malpractice may be obtained by endorsement attached to the comprehensive public liability policy, or by a separate moratorium's liability policy.

Depositor's Forgery Bond

Funeral directors as business men seem to be pretty well off and carry fairly substantial balances in the bank. Consequently, they need a depositor's forgery bond. Also, they probably should have a securities all loss policy to cover securities in the safe deposit box.

Since the business usually is operated as a family affair, it is hard to sell a fidelity bond on employees. However, directors are interested in bonding the auditors or CPA's who do their bookkeeping and other accounting work on

a part time basis. Like many other small businesses they hire independent bookkeepers who work part time for several employers on a fee basis.

In Texas there has been issued an independent bookkeeper's bond, which the employer may buy as fidelity protection where he uses the services of a part time auditor or bookkeeper.

Fire Insurance Needs

On the fire side funeral directors should have their establishments appraised, perhaps once a year. Most of them have a big investment in the building, furnishings, and equipment. There is a funeral director's equipment policy, but the director also puts a lot of money in drapes, fine floors, building appear-

(CONTINUED ON PAGE 26)

N.A.U.A. Filing Approvals

The states which have approved the new collision, fire, and theft filing of National Automobile Underwriters Assn. are Michigan, New Mexico, Wyoming, Alabama, Arkansas, Florida, Georgia, South Carolina, Arizona, California, Idaho, Montana, Oregon, Utah, and Washington. Alaska has also approved the filing.

Changes in W. Va. Agencies

Robert E. Doane, partner with Roland B. Hudson, Jr., in the Hudson-Doane agency, Bluefield, W. Va., is joining the Staats-Blair agency at Huntington, W. Va.

Mr. Hudson becomes full owner of the Bluefield agency, continuing under the name of Hudson & Doane.

Affeld Society Counsel

Francis O. Affeld, Jr., head of the law firm of Affeld, Sowers & Herrick, New York City, has been named counsel of the Insurance Society of New York. For years Mr. Affeld has been a member and a director of the society and is library committee chairman.

Mr. Affeld was the unanimous choice of his fellow directors in their quest for an authority to whom to turn for legal advice when it should be necessary in the course of the expanding activities of the society.

Edward King succeeds Mr. Affeld as chairman of the library committee.

One of the most versatile insurance brokers in the country is Robert Allman of Philadelphia. Mr. Allman is a successful lawyer and has also been an insurance broker for the past seven years, finding his legal clients natural prospects for insurance coverage. For the past two years, he has also been a sports broadcaster on Philadelphia's Station KYW, on which he interviews sports celebrities. All of this is rendered the more remarkable because Mr. Allman has been totally blind since he was four years old. He attended the University of Pennsylvania where he was a Phi Beta Kappa and was awarded one of the three scholarships given annually to athletes who rank highest in their studies. He was a varsity wrestler for three years and won the middle Atlantic A.A.U. championship. He was named one of the four top all-around men in the class of 1939 and in 1940 was honored as the most courageous athlete in the year by the Philadelphia Sports Writers Assn.

NEWS BRIEFS

James MacPherson Wood, was born in Evanston Hospital to the wife of Donald M. Wood, Jr., of the Childs & Wood agency, Chicago. The Woods have two daughters, aged six and eight.

Directors and committee chairmen of Insurance Accounting & Statistical Assn. will meet at Chicago Sept. 24-25 to discuss plans for the 1950 annual convention to be held at Boston in the spring.

Francis L. McDowell and the Marcus W. Mearns Co. of Riverside, Cal., have consolidated their agencies.

Michigan Surety has been licensed in Iowa.

Takes Accidental Means Issue to Supreme Court

Aetna Life has filed a brief with the U. S. Supreme Court in support of its motion for a writ to review a decision of the U. S. seventh circuit court of appeals in a controversy involving liability under an accident policy for the amputation of a leg below the knee. Homer M. Preston is the insured.

For some time prior to October, 1944, Preston had been suffering from either arteriosclerosis or Buerger's disease. While seated at his desk he removed the shoe of his right foot to relieve its soreness. In raising the foot to his desk he struck the base of the toe, bruising it. The bruise did not heal because of the pre-existing disease of the circulatory system and it became necessary to perform the amputation.

The lower trial court entered summary judgement for Aetna Life and the court of appeals reversed the judgment, holding that recovery be had if the injury was the "proximate cause" of the loss even though the loss was contributed to by the disease.

This ruling, according to Aetna Life, has the effect of reading this doctrine into insurance contracts even though it is contrary to the express terms of the policy. The court of appeals remanded the case for trial to determine the "proximate cause."

The effect of the decision, according to the brief, is completely to eliminate from insurance contracts a provision for indemnity against loss "resulting directly and independently of all other causes from bodily injuries . . . and effected solely through accidental means" and to substitute therefore "proximate cause."

The Insurance Women of New Jersey met at East Orange to install new officers: President, Catherine Hall of Pearlsall; & Frankenberg, Westfield; vice-presidents, Minnie Teifeld of Arthur D. Reeve, Jr., Newark; and Lillian P. Klevit of Walstrum-Gordon Foreman, Ridgewood; secretaries, Barbara Ann Hurd of N. J. Assn. of Insurance Agents, Newark, and Joan McDill of Herbert L. Brooks, Newark; and treasurer, Audrey Bailey of T. C. Moffatt, Newark.

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A large Marine Company is opening a branch office in the Midwest and wants a man well versed in all Marine lines to manage this office. This man should have a good underwriting background and field experience. Salary and possibilities are tops.

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N.F.P.A. Fire Prevention Week Material Ready

One of the varied assortment of Fire Prevention Week materials being made available by National Fire Protection Assn. is the poster illustrated below.



Percy Bugbee, general manager of N.F.P.A., in announcing plans for Fire Prevention Week, said that a properly planned and executed program can set in motion forces within a community which result in lower fire rates. He stressed the necessity of effective work on the local level and pointed out that the local insurance agent has a particularly important role in that he can take available materials and adapt them to local conditions and objectives.

N.F.P.A. fire prevention material can be obtained by writing that organization at 60 Batterymarch street, Boston 10.

Insurance Cyclopedias Out

"Cyclopedia of Insurance in the United States," 1949 edition, is now being mailed to subscribers by the Index Publishing Co. It is edited by G. Reid MacKay.

The book is divided into alphabetically arranged sections and contains historical and financial data.

School Program Suggested

Most of the schools of Broward County, Florida, are underinsured, it is stated in a survey that was made at the request of the school board by American Fire & Casualty of Orlando and the Cobb & Warner local agency of Fort Lauderdale. Baxter Porter of American Fire & Casualty suggested a five year staggered insurance program under which schools would be insured for 90% of the insurable value. This would call for a premium of \$31,743 annually. The estimated insurable value of all school buildings was \$3,508,573.

100,000 See Salvage Film

By the second anniversary of the sinking of the M.S. Diamond Knot, one of the most serious cargo losses in marine records, more than 100,000 people throughout the United States and Great Britain have witnessed the unique salvage operation through the medium of a documentary film produced and distributed by Fireman's Fund.

Postpone Tex. P.P.F. Hearing

The hearing on the personal property floater which was announced for Sept. 1, by the Texas department, has been postponed to Oct. 13.

Robert A. Cameron, manager for Australasia for American & Foreign, is taking his long service leave in the United States. He is visiting several of the organization's offices, including those in Chicago, New York, and San Francisco. On his way to this country

from Australia, Mr. Cameron stopped off at the offices in India, Egypt, Paris and London. He will spend two weeks at Honolulu on his return.

Wilward Lexington Chief

Hendree B. Wilward has been elected president of Lexington (Ky.) Assn. of Insurance Agents, succeeding D. C. Carpenter.

New Home Office

Mutual Fire of Loudoun county, Va., celebrated its 100th anniversary by opening its new home office building at Waterford. Assets total about \$1½ million. The president is W. C. Hall; secretary, D. N. Myers; treasurer, R. J. McCray. The cost of the new building was about \$100,000.

Ackemann Millbrae Chief

Walter F. Ackemann has been elected president of Millbrae, Cal., Assn. of Insurance Agents. Joseph N. Mangin is vice-president and Frank W. Bland, Jr., is secretary.

Require Electrical Inspection

The Kentucky fire marshal's office hereafter will require inspection of all electrical installations in new construction. The department has employed Robert B. Buckner, an electrical engineer, to coordinate the state program.

Fire Marshal Martin cited that 14% of the nation's fire loss in 1947 was due to defective wiring and improper installation.

Alfred H. Mueh Retires

Alfred H. Mueh, inland marine underwriter with Fireman's Fund at San Francisco and former field man with experience in almost every department, retired after 47 years with the company.

Johnson Fla. PR Man

Tom Johnson, assistant secretary of Florida Assn. of Insurance Agents, has been appointed to the newly created position of director of public relations for the organization.

To Give Cow-Tail Party

In connection with the New Jersey Assn. of Insurance Agents annual meeting at Atlantic City, Sept. 15-16, Camden Fire will give a "cow-tail" party at noon the first day.

Zone 4 Meeting Set

A meeting of zone 4 of National Assn. of Insurance Commissioners has been scheduled for Oct. 6-8 at the Hotel Schroeder, Milwaukee.

Move to Columbus

Wm. H. McGee & Co. have moved the branch at Cincinnati to 5 East Long street, Columbus, O., under Manager John C. Schuler.

E. A. Berry, senior license investigator in the Los Angeles office of the California department, has resigned to enter agency work at Riverside.

Incledon With R.B.H.

George H. Incledon has joined Rollins Burdick Hunter as account executive in Chicago. Mr. Incledon attended Northwestern. He was with Liberty Mutual for six years in the service sales department. Since leaving that company in 1946, he has been a broker.

The automobile casualty coverage for the Gadsden county school board in Florida has been awarded to Sam P. Anderson of Chattahoochee and the auto fire theft and collision has been awarded to Love & Curry of Quincy.

National Union has declared a dividend of 35 cents payable Sept. 26 to stock of record Sept. 9.

Fred W. Ellerman, agent for Paul Revere Life and Massachusetts Protective at Decatur, Ill., has been elected commander of the 19th district of the Illinois American Legion.

Leslie L. Taylor has been named special agent for National Surety at San Francisco. Mr. Taylor has been a broker and agent.

The C. B. Eberly agency, Bowling Green, O., has been sold to the E. E. Bailey agency there.

Donald C. Leifer has purchased an interest in the W. F. Warncke agency at Napoleon, O.

The executive offices of the Colonial of Toledo have been moved to Cleveland. The principal office will remain at Toledo.



Chief Says the Central Never Misses a Dividend Payment.

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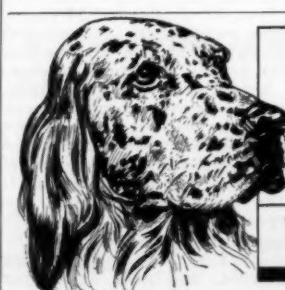
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PEDIGREE COUNTS — ENGLISH SETTER — Origin dates back to 16th century and is still first in popularity today as a hunting dog. Handsome, brave and affectionate — a good house dog.

The Northern Assurance was organized in 1836 as an Agency Company. It has remained so All-Ways.

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New Committees of N.A.I.C. Are Named by Forbes

LANSING — Commissioner Forbes, newly elected president of National Insurance Commissioners, announces the new N.A.I.C. committees.

Following are the chairmen and vice-chairmen of committees except those exclusively of interest to life insurance people:

Chairman of the sub-committee on the assistant secretary's office is Hershey of Illinois, with Jackson of Missouri, vice-chairman.

A. & H. committee chairman is Knowlton, New Hampshire; vice-chairman, Downey, California.

Blanks chairman is Robinson, Ohio, with Lange, Wisconsin, vice-chairman.

Casualty and surety chairman is Jackson, Missouri; Hanley, Maryland, vice-chairman.

Examinations—Bowles, Virginia, chairman; Martin, Louisiana, vice-chairman.

Fire and marine, White, Mississippi, chairman; Dickey, Oklahoma, vice-chairman.

Sub-committee, 1921 standard profit formula, Dineen, New York, chairman.

Sub-committee, definition and interpretation of underwriting powers, Malone, Pennsylvania, chairman.

All-Industry—J. Victor Herd, chairman; Joseph G. Bill, secretary; H. T. Chester, E. J. Brown, Jr., C. J. Haugh, W. Ross McCain, William D. Wayne, J. Roth Crabbe, F. E. Jacobs, F. J. Marryott, Chase M. Smith, Ernest B. Brown.

Fraternal, Sullivan, Washington, chairman; Robinson, Ohio, vice-chairman.

Laws and legislation, Butler, Texas, chairman; Graves, Arkansas, vice-chairman.

Social security chairman is Alexander, Iowa; Apodaca, New Mexico, vice-chairman.

Taxation (including real estate), Viehmann, Indiana, chairman; Holmes, Montana, vice-chairman.

Unauthorized insurance, Stone, Nebraska, chairman; Dineen, New York, vice-chairman.

Valuation of securities, Dineen, New York, chairman; Harrington, Massachusetts, vice-chairman.

Workmen's compensation, Martin, Louisiana, chairman; Downey, California, vice-chairman.

Federal legislation, Malone, Pennsylvania, chairman; Harrington, Massachusetts, vice-chairman.

Rates and rating organizations, Malone, chairman; Harrington, vice-chairman.

Sub-committee, uniform definition of allocated claim expense in statistical plans (to be appointed by chairman of committee on rates and rating organizations.)

Sub-committee, National Board statistical plan for extended coverage, Thomas C. Morrill, New York, chairman; Milton G. McDonald, Massachusetts; Stratford D. Mills, New Jersey.

Fire prevention and safety, Cravely, Georgia, chairman; Claude A. Hanley,

Maryland, vice-chairman.

Industry fire committee on interstate rating, Chase M. Smith, Lumbermen's Mutual Casualty, chairman; George H. Duxbury, North British; Ivan Escott, Home; John A. Diemand, North America; William D. Winter, Atlantic Mutual; John R. Barry, Corroon & Reynolds; Harold M. Hess, New York Fire Insurance Exchange; Hovey T. Freeman, factory mutuals.

Industry casualty committee on interstate rating, William Leslie, National Bureau, chairman; Rollin H. Clark, Continental Casualty; Harold J. Ginsburg, American Mutual Liability; Hubert W. Yount, Liberty Mutual; James M. Haines, Phoenix-London; Charles J. Haugh, Travelers; Frank A. Fleming, American Mutual Alliance.

Uniform accounting, Malone, Pennsylvania, chairman; Gough, New Jersey.

Liaison committee with federal trade commission—Zone No. 1, Harrington, Massachusetts; No. 2, Cheek, North Carolina; No. 3, Larson (chairman), Florida; No. 4, Hershey, Illinois; No. 5, Brown, Texas, and No. 6, Sullivan, Washington; Forbes, ex-officio (elected by association).

Hemispheric Parley Set for Nov. 20-26 at Havana

The permanent committee of the Hemispheric Insurance Conference will meet Nov. 20-26 at Havana, to take steps to effectuate the 30 resolutions adopted by the second conference held at Mexico City last October and to make plans for the third conference to be held at Santiago, Chile, in November, 1950.

The committee is the interim body of the conference which is sponsored by U. S. Chamber of Commerce. The dates for the meeting were fixed in cooperation with Cuban Assn. of Insurance Companies.

Among the resolutions to be effectuated include those aimed to advance the understanding of insurance in all countries of the hemisphere; to promote the interchange of insurance information and ideas among the insurance companies of the republics; to bring the company executives of the different countries to closer acquaintance and cooperation; to keep governments from undue encroachment in the insurance business and its operation; and to advance the interchange of reinsurance among the insurance companies of the hemisphere.

The U. S. member of the permanent committee is John A. Diemand, president of North America. A. L. Kirkpatrick, manager of the U. S. Chamber's insurance department, is secretary of the committee.

Kellogg to North British

Lars Kellogg has been appointed special agent for Utah and southern Idaho for North British & Mercantile with headquarters in the Walker Bank building, Salt Lake City. He succeeds Robert E. Hauck who has resigned. Mr. Kellogg attended University of Nebraska and entered insurance in 1941 with the Dillard-Perrault-Campbell agency at Boise, Idaho. In 1942 he went with American in the Utah-Idaho territory. He was in the armed services and for the past year and a half has operated his own local agency at Salt Lake City.

Primer for New Workers

A primer for new workers in local agencies entitled "Introduction To An Insurance Office," has been compiled and edited by Gladys Main of Seattle, president of National Assn. of Insurance Women, and Mary E. Williams, past-president of San Diego Insurance Women's Assn. It consists of 28 pages, and contains a glossary of insurance terms, explains the routine of an office, presents the general structure of operations as between companies, agents, brokers, general agents, special agents, adjusters and the various bureaus and company organizations. It outlines the relationship between each segment of the property and casualty business. It explains the principles of filing and offers suggestions on the subject of office etiquette.

It is published by Northwest Agency Bulletin, Seattle, and sells at \$1 per copy.

Allen Washington Agents' President

SEATTLE—E. O. Allen, Wenatchee, was elected president of Washington Assn. of Insurance Agents at its annual meeting here, succeeding H. H. Martin of Longview. He has been chairman of the executive committee. H. P. Sargent, Seattle, is the new executive committee chairman; Don M. Moore, Tacoma, and Stephen B. Carkeek, Spokane, regional vice-presidents; Austin Roberts, Walla Walla, secretary-treasurer; F. W. Norgard, Yakima, state national director; M. F. Maury, Olympia, trustee at large; Irwin Meshler, Seattle, executive secretary.

New members of the executive committee are Stanley Levens, Yakima; John Benedict, Centralia; Leonard Arbon, Spokane; Thomas A. Harman, Seattle, and O. N. Jones, Wenatchee.

Fire Assn. Names Stroud in Ohio; Pastorius in Pa.

Fire Association has appointed Robert M. Stroud to the southwest Ohio field and Daniel B. Pastorius to western Pennsylvania. Mr. Stroud succeeds Ralph N. Fey, who is resigning to enter the agency business and to become national secretary of the Beta Theta Pi fraternity. Mr. Stroud has spent a number of years with Fire Association group and is a graduate of its first training class. His last field assignment was in the Philadelphia area. His headquarters will be in the Carew Tower building, Cincinnati.

Mr. Pastorius will assist Special Agent Donald K. Wilson. He has been with the Middle Department Assn. of Fire Underwriters where he supervised allied lines. His headquarters are in the Commonwealth building, Pittsburgh.

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COMPANIES

Prov. Wash Is Now in New Home

PROVIDENCE—Providence Washington moved its staff and equipment to its new home office at 20 Washington Place, this city, over the past weekend. This is a new Georgian colonial building. It will be officially dedicated at sesquicentennial anniversary exercises to be held during the week of Sept. 11. In the meantime, all business activities will be conducted in the new headquarters.

Glens Falls Group Has 12½% Premium Increase

Premiums written of Glens Falls, Commerce and Glens Falls Indemnity for the first six months of this year totaled \$24,365,827 which was an increase of 12½% over the parallel period of 1948. There was a gain from underwriting of \$1,909,442 as against \$40,714 for the first six months of the preceding year. Net earnings after taxes for all of the companies combined were \$1,843,153 which was equivalent to a little more than \$2.83 per share. For the same period of last year the earnings were \$632,410.

Agricultural Makes Fine Showing at Mid-Year

Assets of Agricultural at June 30 stood at \$22,068,447. Premium reserve was \$10,540,973, capital \$3 million and net surplus \$4,321,540. For the first six months the premiums written were \$8,848,653 and premiums earned \$5,622,061. Losses incurred were \$2,524,362 and there was a gain from underwriting of \$452,833. Total gain from underwriting and investments was \$738,109. The increase in surplus for the six months was \$271,005.

The affiliated Empire State had assets of \$5,753,212, premium reserve \$2,635,243, capital \$1 million and net surplus \$1,151,740, which was an increase of \$156,922 for the six months. Net premiums written were \$1,462,163 and premiums earned \$1,403,515. Losses incurred were \$631,090 and there was gain from underwriting of \$117,414. The gain from underwriting and investments was \$218,522.

FIELD

John W. Fraser St. Louis Head of Great American

John W. Fraser has been appointed manager of the St. Louis service office of Great American to succeed Lawrence McIlwain, who has resigned to enter the local agency business. Mr. Fraser will handle all field activities in this territory. He has been with Great American for the past four years as special agent at St. Louis.

Laurance L. Freitag has been assigned to the St. Louis field as special agent to assist Mr. Fraser. He has been

in the Chicago western department for a number of years, most recently as examiner for the field in which he will now travel.

Plan Kansas F.P. Work

The executive committee of Kansas Fire Prevention Assn. meets at Topeka Sept. 1 to consider plans for the year, which will include a number of town inspections in addition to an intensive Fire Prevention Week state-wide program in cooperation with the state fire marshal's department. The association has named "contact men" for every town of size in the state to assist the local committees. John L. Vorse, Royal-Liverpool, Wichita, is president.

The September meetings of the fire prevention association and the Kansas field clubs have been postponed to Oct. 18, immediately preceding the annual meeting of Kansas Assn. of Insurance Agents at Topeka.

Levins and Douthit Named

Peter J. Levins has been appointed state agent for Automobile in western Massachusetts, western New Hampshire and Vermont, and John C. Douthit has been named to assist him in that area. Both men will maintain headquarters at Springfield, Mass.

Mr. Levins, who joined the organization in 1927, formerly served as state agent at Pittsburgh. He is an army veteran.

Mr. Douthit joined the organization a year ago following graduation from Tufts College and he recently attended Automobile's fire and marine training school.

Field Men Are Assigned

Stuart P. Ramsay, who has been special agent unassigned, for Travelers Fire has been appointed to Indianapolis and Warren Tucker, Jr., has been appointed special agent at San Francisco.

CHICAGO

BERTHA BIDWELL RETIRES

Miss Bertha Bidwell, W. A. Alexander & Co. account executive and burglary department head, was honored at a farewell banquet at Chicago. She is retiring after 39 years with the Chicago agency. She will be the first to benefit from the recently installed pension plan.

Going to Chicago from New Albany, Ind., in 1910, Miss Bidwell found a job at Alexander & Co. two days after her arrival. She is a past vice-president of the Chicago Insurance Distaff Executives Association. Miss Bidwell plans to spend the next year travelling in California, Florida, Alaska and various other places.

HOLD ANCHOR AGENCY OUTING

The Anchor Agency, Chicago, held its annual outing for employees and office brokers at the Villa Olivia Country Club near Elgin, Ill. Those attending participated in golf, swimming, horseback riding and baseball.

COLLINS W.U.A. SPEAKER

Tom Collins of Kansas City, noted banquet speaker with a philosophical and witty touch, has been secured to

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Start Courses at Camden

CAMDEN, N. J.—Camden County Assn. of Insurance Agents will start a series of insurance courses here Sept. 20 in College of South Jersey. The courses will last 12 to 14 weeks and will cover all branches of property insurance.

GOOD PUBLIC RELATIONS

It is good, practical Public Relations for insurance agents to play leading roles in Fire Prevention Week Campaigns to make their communities safer from the hazards of fire!

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Providence Washington Installs Two in Field

Leon N. McKenzie, Jr. has been appointed by Providence Washington as inland marine special agent in Rochester, N. Y. Mr. McKenzie is a graduate of Dartmouth and a war veteran. He has been in the home office.

Kenmore M. Brown has been named inland marine special agent at Atlanta. Mr. Brown is a graduate of Duke and a war veteran. He has been training in the home office.

George T. Scott Retires

George T. Scott, who has been with Fireman's Fund since 1919 and for the past 20 years has been with the ocean cargo department at Chicago, is retiring under the company's pension plan and he was tendered a luncheon Wednesday by E. D. Lawson, head of the western department, and was presented with a gift. His entire insurance career has

been with Fireman's Fund. He started in the Atlantic marine department at New York and was transferred to Chicago in 1925. Several years thereafter he traveled in the middle west and then took his seat in the ocean cargo department.

Open Va.-Carolina Unit

National Union Fire is establishing a Virginia-Carolina department at Richmond.

It will be under the direction of R. W. Eastman as manager, assisted by W. T. Dent, J. W. Hosier, Jr., and R. H. Lewis as state agent with supervision of Virginia, North Carolina and South Carolina. Mr. Lewis will continue to maintain headquarters at Greensboro, N. C.

Mr. Eastman has had many years' experience as a fieldman and more recently operated a general agency in Virginia, while Mr. Hosier, before going

with Eastman & Co., was state agent in Virginia for several years.

Messrs. Lewis and Dent have been with National Union since 1932 and 1937 respectively, Mr. Lewis as state agent for North and South Carolina, and Mr. Dent as state agent for Virginia.

Brokers Object to Farm Rules for Estate Risks

The "Broker-Age," publication of Insurance Brokers Assn. of New York voices objection to the ruling of New York Fire Insurance Rating Organization suburban division that requires attachment of farm form 715 for insurance on all farm buildings on private estates. This publication asserts that this imposes restrictions and conditions that are characteristic of undesirable business and is something that is repugnant to the estate risk. Also this ruling may result in an increase in rate since under the farm form outbuildings over 500 feet from the dwelling are required to take 150% of the normal rate. On E.C. the rate on farm machinery increases from 20 to 30% and on barns and other outbuildings increases from 35 cents to 50 cents. The brokers' publication declares that this ruling is unwelcome in this era of broader, more comprehensive and simpler coverage.

C.P.C.U. Courses at U.S.C.

LOS ANGELES—University College of University of Southern California will offer two courses on insurance during the fall semester, under the supervision of G. Earl Williams, associate manager of National Surety, with classes opening Sept. 13 and 14.

The first course prepares for Part I of the C.P.C.U. examinations. Instructors will be Mr. Williams, John D. Adair, Founders Fire & Marine, and W. Van Dusen. The second prepares for Part IV of C.P.C.U. examination. Instructors will be J. P. McWilliams and Gene Groff, insurance attorney.

Mass. Study Is Limited

The Massachusetts legislature has limited the proposed recess study of its insurance committee to four specific subjects, instead of authorizing the committee to consider revision of the entire insurance code. The study is limited to the subjects of life insurance policy loans, group insurance, uniform unauthorized insurance act and changes in annual statement requirements. A study of the standard fire policy was originally scheduled to be a major subject for study but this is not mentioned in the latest version of the bill.

McLaughlin to St. Louis

James F. McLaughlin has been appointed state agent for eastern Missouri for New York Underwriters. He served for several years in the Ohio field and prior to that had home office training. His headquarters will be in the Cotton Belt building, St. Louis.

Plan Joint Hydrant Use

ST. PAUL—St. Paul and Minneapolis, which have a common boundary for several miles, probably will agree to the use of each other's fire hydrants along the boundary for fire protection purposes. W. C. Freitag, engineer of Fire Underwriters Inspection Bureau, asked the Minneapolis city council fire committee to agree to the plan and it is expected both cities will grant the request. Part of the area involved is highly industrialized.

Clark Is Portland President

PORLAND, ORE.—Marshall R. Brown of Cole, Clark & Cunningham is the new president of Portland Assn. of Insurance Agents. J. B. Arnold is vice-president; Robert Downey, treasurer, and Fred R. Fisher, secretary. H. B. Larson, retiring president, was reelected as a trustee.

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National's Half Year Record

The fire companies in the National Fire group for first six months recorded an increase in premiums of 5.2% while United National Indemnity gained 20.2%.

For National Fire alone net premiums for the first six months amounted to \$18,367,942, compared with \$17,458,498 for the first six months of last year. Losses incurred to premiums written decreased to 40.3% for the first half

of 1949 against 52.1% for the first half of 1948. Expenses were in about the same ratio as they were a year ago. Total underwriting outgo amounted to \$16,168,802, leaving a trade gain of \$2,199,140.

After adjusting reserves, including an increase in the premium reserve and deducting the increase in non-admitted assets, the net statutory underwriting gain for National for the first six months amounted to \$2,054,842, contrasted with a net underwriting loss of \$508,099 for the first six months of 1948. Earnings from investments for the first six months amounted to \$804,909, against \$726,732 for the first half of 1948. Dividends paid were \$500,000, leaving an excess of investment earnings over dividends paid of \$304,909. Appreciation in security values, after making adjustments for profits and losses on sales, was \$38,121. The net result of the combined underwriting and investment operations for National for the six months on this basis produced a total gain of \$2,897,873 before dividends of \$500,000 and before Connecticut investment and federal income taxes incurred.

In 1948 federal income taxes were nominal, due to the unprofitable underwriting record (computed on a statutory basis) of prior years. With the profitable showing for the first six months of 1949, it was necessary materially to increase the reserve for federal income taxes incurred. Under present day insurance accounting methods, required by the insurance departments, these taxes must come out of surplus instead of appearing as a deduction in the earnings exhibit, *per se*. Accordingly, in the six months statement as of June 30, 1949, reserve in National for federal income taxes was increased in the amount of \$960,000 in addition to increasing reserve for the Connecticut investment tax in the sum of \$30,500; making an aggregate increase of \$990,500 for these two items alone in National's reserves.

Good Increase in Surplus

After allowing for increased reserves and dividends of \$500,000 to stockholders for the first half year, National has a net increase in surplus amounting to \$1,407,373, its contingent reserve of \$1½ million remaining unchanged.

The results for the three subsidiary fire insurance companies for the first half of 1949 were generally in line with those of National, with an increase of 5.2% in premiums written and a combined statutory net underwriting profit for these companies amounting to \$264,574, compared with an underwriting loss a year ago.

United National Indemnity made satisfactory progress but, naturally, on a growing business it was necessary to increase both the premium and loss reserves, with the result that this company, while showing a trade underwriting gain, so-called, amounting to \$280,415, had a net underwriting loss on a statutory basis of \$93,914; which, however, compares with the statutory net underwriting loss of \$153,132 a year ago. The results of the combined underwriting and investment operations of United National for the first six months produced a decrease of \$49,013, which was taken out of the contingent reserve fund, leaving the contingent reserve fund as of June 30, 1949, at \$263,877 with surplus of \$1½ million unchanged.

The combined operations of the group, embracing both fire and casualty companies, for the six months produced a statutory net underwriting profit of \$2,225,502. The combined investment income amounted to \$1,070,778. The aggregate gain from underwriting and investment income for National and its subsidiary companies, combined, before federal income tax and Connecticut investment tax, amounted to \$3,296,280, with minor changes in security valuations reflected in surplus.

Mutual Insurance Agents Assn. of New England will hold its annual meeting at the Somerset Hotel, Boston, Nov. 2-3.

DEATHS

George H. Eise, 50, special agent of Northern of London in northern New England died at Boston following an operation. He joined the special risks department of L. & L. & G. at New York in 1912, then went with the same division of Northern in 1918 and became assistant superintendent in 1920. He went into the New England field in 1921. He was president of Bay State Field Club in 1936.

Thomas F. Flynn, 37, of Des Moines, claim manager for American Mutual Liability, died following a heart attack.

Bertha Baker of the Baker Insurance agency, Marinette, Wis., died. She retired and sold the Baker agency two years ago.

Marvin S. Weinberg, 41, president of Frontier Fire & Realty Co., Buffalo, died.

Col. Lawrence C. Crawford, 68, retired army officer and member of the Washington, D. C. insurance firm Crawford & Thren, died from a heart attack. He was a chartered life underwriter.

Herbert V. Jones, chairman of the Herbert V. Jones & Co. local agency of Kansas City, died.

Home Unifies Texas Field

Home has consolidated its Texas field supervisory staffs. Manager Earl M. Holt, Dallas, will supervise the combined field operations. In addition to the Dallas office, there will be four field offices at strategic points.

The northeast section will be handled by State Agent Charles L. Tea, Great National Life building, Dallas. Mr. Tea will be assisted by Special Agent John K. Hicks.

North and central Texas will be supervised by State Agent M. L. Canfield, assisted by Special Agent Gordon P. Coffey, with headquarters in the Great National Life building, Dallas.

Southeastern territory will be under State Agent W. P. Nabors, City National Bank building, Houston, with Special Agents Everett C. DeWolfe, Jr., and Clark M. Estes.

Supervision of south and southeast Texas will be under State Agent Vance D. Hoffmaster operating from newly established offices in the City State Bank building, McAllen. He will be assisted by Special Agent W. C. Lawrence, who will continue his present office in the Aztec building, San Antonio.

The western portion of the state will be supervised by State Agent Herndon D. Johns, Myrick building, Lubbock, assisted by Special Agent Richard L. Urban.

Over-all Texas operations are under the supervision of Secretary Warren L. Gravely, Dallas.

Miss Stella Hughes has joined the Gene Craig Realty Co. at Atlanta as assistant manager of the insurance department. She was with R. F. Maddox, Jr., & Co. until that business was sold July 1, following Mr. Maddox's death. Previously she was Miami manager for the A. F. Irby & Co. general agency.



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The Tennessee fire service school is to be held at Murfreesboro Sept. 5-9. Among the speakers will be C. T. Houston, deputy insurance commissioner, and Capt. E. T. Holman, Tennessee Inspection Bureau.

Cleveland C.P.C.U. is making final arrangements for classes for the 1949-50 term. At present, classes are scheduled to be held at Cleveland college.

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EDITORIAL COMMENT

The Agent and the Educated Buyer

The fact that on the latest list of prospects for the agent who is not keeping up with the times and who fumbles at problems of a more refined nature. If this were law, it would be the case of a lawyer representing a client who had passed the bar examinations and in discussing a case would talk in terms of citations rather than on the basis of: "Do you think you can get me out of this?" If it were medicine, it would be a case of a doctor treating a patient who had attained a medical degree, and who would be highly critical of the doctor's diagnosis and treatment.

These men on the buying side have attained the highest academic recognition which it is possible for those on the selling side to acquire. Moreover, as to Mr. Benson, here is a buyer who has not been in his position long enough to qualify under the experience requirement, but is sufficiently well informed on insurance to pass the written examinations.

To a greater and greater extent, the insurance departments of big assured are being manned with men who are well posted on insurance and collateral subjects such as fire prevention, safety matters, negligence law, etc. These men constitute good prospects for agents who are on top of their jobs and who can operate in the post-graduate sphere, so to speak, but they are certainly no

more than prospects for the agent who is not keeping up with the times and who fumbles at problems of a more refined nature. If this were law, it would be the case of a lawyer representing a client who had passed the bar examinations and in discussing a case would talk in terms of citations rather than on the basis of: "Do you think you can get me out of this?" If it were medicine, it would be a case of a doctor treating a patient who had attained a medical degree, and who would be highly critical of the doctor's diagnosis and treatment.

We don't expect that any very large number of insurance buyers will attain the C.P.C.U. designation, but the fact that there are at least two in such early stages of this movement, indicates the store that the buyer does place on insurance knowledge. This emphasis will not become less; it will become greater. Hence, those of the younger generation, especially, in the insurance business who aspire to develop substantial accounts must realize the fact that insurance education is a never ending process and they should take advantage of every opportunity to sharpen their knowledge and to prepare themselves to qualify for the league in which the buyer is better informed insurancewise than, say, 90% of those on the selling side of insurance.

Speaking Plainly to Policyholders

Something novel and, from the insurance company standpoint, refreshing is the publicity release of Commissioner Holmes of Montana stating that many accident and health policyholders are "misinformed" regarding the terms of their contracts. Deputy Insurance Commissioner J. D. Kelley is quoted as stating that his office is continually hearing from disappointed inquirers asking why they were not paid benefits for many illnesses. He went on to explain that payments cannot be made by any company for illness brought on by organic conditions which existed prior to the insured person's contracting for a policy. These contracts, he explained, are sold by insurance companies on the assumption the client is in good physical condition at the time of the policy. After holding the policy for a couple of weeks, he said, many people expect to receive payments for illness brought on by a chronic condition which may have existed for years. He gave as examples of diseases that "don't just pop up" within weeks after a policy is taken out, gall bladder, stomach ulcers, heart con-

dition and all chronic organic disturbances.

We have become so used to criticisms emanating from state insurance departments of the claim practices of accident and health and other insurance companies that it is almost breathtaking to hear an insurance commissioner telling his citizens that they are frequently guilty of overreaching. This sort of thing helps to keep matters in balance and the warning we think was well advised. Actually we believe anyone that handles complaints from the public in insurance departments will admit that more often than not the claimant is clearly in the wrong. Politically it is probably bad medicine for a state department to have to tell numerous voters each year that their claims are unfounded and that there is nothing the state can do to aid them. This is not a pleasant type of activity for the insurance department; it is bound, no matter how highly skillfully it is handled to create enemies for the administration.

In the nature of things the man on

the complaint desk will lean towards the claimant and it is not unnatural for insurance supervisory officials to jump to the conclusion that insurance companies are the villains in the piece and that the disagreeable work of the complaint division could be greatly reduced if the insurance companies would only do right by their policyholders.

We don't mean to say that the insurance business has been free from fault or that there have not been companies that have deliberately pursued claim practices that are sharp or worse. However, we think that the effect of all these fulminations on the part of insurance departments against the practices of accident and health insurance companies particularly has been to create a wrong impression of the company operations and the business as a whole.

It is naive to go on the assumption that all or virtually all policyholders or claimants, when in collision with the underwriter, are innocent victims of sharp practices. There are plenty of persons who are sharpsters in their dealings with insurance companies and the stories that they tell to the complaint divisions of insurance departments have to be well discounted.

Mr. Holmes, we think, has taken a very sound step and one that should turn out to be helpful to the complaint division of his department. That is, the department has gone on record as warning that many claims under accident and health policies are unfounded and this is something that can be cited in the future to claimants who go to the state with demands that are wholly lacking in justification.

PERSONALS

W. J. Reynolds, chairman of Corroon & Reynolds, is recuperating from an operation at Doctors Hospital, New York City.

Charles H. Smith, vice-president and western manager of Hartford Fire, who has been incapacitated due to a heart ailment for the past several months, has recently been getting down to his office for a short period each day. He is conserving his strength and is making steady gains.

H. F. Badger, executive secretary of Pacific Board, and Mrs. Katherine Fiske were married at Grosse Point, Mich., August 25. Mr. Badger lost his first wife about two years ago. Mrs. Fiske was a long-time friend of the Badger family.

B. G. Gregory, manager Insurance Board of St. Louis and executive secretary of Missouri Assn. of Insurance Agents; **T. M. Gray**, executive secretary Ohio Assn. of Insurance Agents, and his assistant, **James Merritt**, attended the second year session of the National Institute of Trade Assn. Executives four-year course of study at Northwestern University.

A new daughter at the home of **Joe Pilon**, resident adjuster of Western Adjustment at Fond du Lac, Wis., brings the family to two boys and five girls.

DEATHS

Ralph W. Tapper, 62, former western manager at Chicago for Rhode Island, died suddenly while at Wheaton, Ill. Mr. Tapper lived in Oak Park, Ill., and was visiting his sister over the weekend. He had been a broker with Chicago Insurance Agency since 1944. Mr. Tapper was born in Highland Park, Ill., and at age 14 answered an advertisement and went to work for Continental in Chicago in 1901. He went with Great American, which was then German American, in 1903, and remained with that company until 1920, serving in the field in the later years. He joined Firemen's of Newark as a field man in

1920-21 and then joined Rhode Island with which he remained through 1944.

Mr. Tapper was president of Illinois Field Club in 1925-26 and most loyal gander of Illinois Blue Goose in 1927-28. One of his sons, Ralph E. Tapper, is an independent adjuster at Chicago.

Wilfred E. Schoppe, 69, manager of the Pacific Coast branch office of National Automobile Theft Bureau, died at his home at San Francisco.

Roy A. Holland, 60, local agent at Lewisport, Ky., died at a hospital at Owensboro after his auto was struck by a Louisville & Nashville train.

Samuel T. MacCubbin, retired chief claims executive in the Pacific Coast department of Fidelity & Deposit, died at his San Francisco peninsula home. He was noted for his work in apprehending absconders in a number of noted cases.

A. E. Ecoff, safety engineer with the Fred L. Gray Co., Minneapolis, general agents of Standard Accident, died. He had been with the organization more than 20 years.

David Paul Coffman, veteran Illinois field man who retired as special agent in that state for New York Underwriters in 1944, died at Deaconess Hospital at Lincoln, Ill., at the age of 78. Mr. Coffman's first wife, Mabel Maxwell, who died in 1939, was the sister of W. K. Maxwell of Lincoln, retired western manager of Hanover Fire.

Mr. Coffman was born at Augusta, Ill., and was a solicitor for Phenix of Brooklyn from 1891 to 1894 and then for the next three years was a solicitor for Home at Augusta. From 1902 to 1906 he served as special agent at Omaha for Nebraska Underwriters Agency. For the next four years he was special agent for National Fire and his connection with New York Underwriters commenced in 1910.

Hugo H. Lehman, 50, of the Lehman-Davis agency, Brady, Tex., died at Temple, Tex. He had been in local agency work at Brady since 1932.

Charles D. Hilles, 82, leader in Republican politics for many years and long an executive of Employers Liability, died at his country home in Speonk, L. I. He suffered a stroke June 30, and his wife died Aug. 8. Until he became ill, however, he daily visited his office in the Employers group head-

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quarters in downtown New York City and met monthly with the executive committee of the U. S. branch, which holds its meetings in New York.

Mr. Hilles' prominent part in Republican political affairs somewhat overshadowed his continuous and considerable contribution to the insurance business and his company for 36 years. He became associated with Employers in March, 1913, as a member of the firm of Dwight & Hilles, New York, general agents of the company. The agency was dissolved in 1922 and Mr. Hilles became resident manager of the New York office that Employers opened.

In 1942 he was named New York advisory director and elected vice-chairman of the executive committee of the U. S. branch. At that time he relinquished the more active duties of resident management.

A conservative in politics, Mr. Hilles was nationally known for his political judgment and courteous manner. He played a prominent part in the convention that nominated Warren G. Harding for president in 1920.

He took a small part in the campaign for William H. Taft, and was appointed assistant Treasury Secretary, where he had charge of the erection of public buildings. He then became secretary to the President, a post he filled with such great success that he was elected chairman of the Republican national committee in 1912 to manage Taft's campaign for reelection. He continued as chairman till 1916. While Calvin Coolidge was President Mr. Hilles and Senator Wadsworth had final approval of New York appointments. He was reelected national committeeman in 1932 and 1936. He took an active part in New York city and state politics.

He was a director in a number of companies, including New York Life.

R. I. Attorney General Brief in Cal. Case

Attorney General Powers of Rhode Island, acting as counsel for Commissioner Bisson of that state, has filed his amicus curiae brief in the appellate court, at San Francisco, in the matter of the rehearing of Rhode Island Ins. Co.'s appeal from the order of the superior court granting Commissioner Downey his petition for an order for conservatorship.

Powers declares the court should find Mr. Downey's action arbitrary and capricious. He discusses the legal test to be applied in determining whether administrative action is arbitrary, capricious or an abuse of discretion, and he seeks to apply that legal test to Mr. Downey's action. He charges the California statute is harsh in its operation and effect. He asserts that the record shows Mr. Downey acted stubbornly, wilfully and his actions were arbitrary. He enumerates eight reasons why the drastic action was arbitrary.

Attention is called to the action of the Pennsylvania department in regard to the Rhode Island matter, and the brief points out what was done.

The brief sets forth that remedial demands of the California commissioner were complied with in placing all final decisions in the hands of the chairman of the board, the sole exception being the removal of Stewart B. Hopkins from the official roster of the company.

Royston to Join A.I.U.

John P. Royston, who has spent three years in Japan helping reorganize insurance companies, is visiting in this country. He has completed his work as a civilian employee of the Japanese government, and has resigned from Gen. MacArthur's staff. He will return to Japan to assume an executive position in the Tokyo office of American International Underwriters.

Mr. Royston has spent 23 years in the insurance business. He was formerly general manager of the savings bank life insurance fund at Hartford and director of research for the Connecticut insurance department.

Houston F. & C.-General Form New Coast Unit

The Los Angeles office of Houston Fire & Casualty and General of Fort Worth is being converted into a full departmental office for handling Pacific Coast business. Charles W. Ferguson has been appointed manager there, being transferred from the home office at Fort Worth.

Fred R. Parent, former supervisor of the Los Angeles branch, becomes assistant manager of the new office. Arthur W. Meiffert continues as attorney and claims superintendent. Fred M. Holcomb, transferred from the home office, will head the accounting department and serve as office and personnel manager and Frank L. Speers continues as special agent.

The offices will be moved to 461 Green street at Pasadena and will be equipped with direct telephone lines to Los Angeles.

This is part of a decentralization program of these companies whose business has increased very substantially.

Entertainment for C.P.C.U. Dallas Meeting Announced

In addition to an unusually strong convention program, the Southwest chapter of Chartered Property & Casualty Underwriters is promising all who attend the annual meeting at Dallas Sept. 28-30, typical southwest entertainment along with gustatory surprises. Guests will be entertained the evening of the opening day, Wednesday, at the Dallas Country Club with a cocktail party, a Texas style barbecue dinner and a square dance.

Thursday evening will be spent at El Fenix Cafe, where a Mexican dinner will be served to the tunes of the rumba and samba. This will be a fiesta party.

The inaugural ball and dance Friday evening will be on Peacock Terrace atop the Baker Hotel when one "can see all of Dallas and great chunks of Texas." A special program is being planned for the women visitors, including a tea and a fashion show at Neiman-Marcus.

Plans for Cal. Agents' Annual Meeting Announced

The general setup for the annual meeting of California Assn. of Insurance Agents at the Biltmore Hotel, Los Angeles, Nov. 7-9 has been announced.

The directors will meet all day Sunday, Nov. 6. Monday will be devoted to committee reports, addresses by special agents, the president's message and discussions on servicing and selling.

Tuesday morning will feature a breakfast meeting where one of the principal topics will be fire and accident prevention education activities, one of the association's major projects the past year. Tuesday noon delegates will be guests of the Blue Goose ponds of California at a luncheon.

Breakfast meetings will be held Wednesday morning for large and small local associations, where their respective problems can be discussed. For the first time in many years the general convention session that morning will be a closed meeting—for members only. The convention committee, headed by William H. Menz of Los Angeles, said there are a number of matters which can best be considered with only members present. Officers will be elected at this closed session.

The banquet will be held Wednesday night.

Loses Subrogation Issue

Liverpool & London & Globe lost a subrogation action under a decision of the U. S. fourth circuit court of appeals in the case of L. & L. & G. vs. Otis Elevator Co. The insurer sought to recover \$79,440 from Otis Elevator on account of loss payments made to

Wheeling Steel Corp., as a result of a fire Dec. 2, 1947.

The fire occurred as a result of welding operations and the court emphasized that Wheeling Steel and not Otis Elevator was primarily responsible for the welding and actually performed it. Wheeling Steel furnished one of its skilled employees as the welder, supplied the welding equipment and all the means of fire prevention which were used, inadequate though they were; and the welder actually did the work in his own way and was subject to the control of Otis Elevator only as to what welding should be done.

Editorial Dies Hard

The syndicated editorial "Fine Print in Fire Policies" that appeared earlier this year in a large number of newspapers throughout the country and contained misinformed charges about fire insurance company claim practices and the application of the coinsurance clause, cropped up the other day in the "Journal-Times" of Racine, Wis. Three days later this newspaper printed a prominent apology, saying that there had been a mistake somewhere along the line and that the editorial should not have been published. Also published was a letter entitled "Facts About Fire Insurance" from Rell R. Barrett, president of Racine Insurance Assn. This was a clear explanation of how the co-insurance clause operates.

Fireman's Fund First to Adopt Cable Car

Fireman's Fund now has a running cable street car named after it.

In accord with a suggestion that San Francisco business concerns "adopt" one of the California street cable cars in an effort to assist the only private street car system in the city, Fireman's Fund was the first to accept the idea.

Christening ceremonies were held in front of the company's home office. The car, bearing the name Fireman's Fund Insurance Co., was escorted by motorcycle police to the head office. Brief talks were made and Miss Marjory McQuiston of the company's advertising department broke the champagne bottle over the front end of the car.

Participating in the dedication ceremonies were Maynard Garrison and Edward V. Mills, vice-presidents of Fireman's Fund.

E. E. Hall Joins American

American has appointed Everard E. Hall special agent for Maine, replacing Special Agent Oscar L. Perry, who is resigning to devote full time to the local agency business. Mr. Hall will make his headquarters at 57 Exchange street, Portland. For three years Mr. Hall has been with Phoenix of London in Maine, and for 19 years was with Employer's Liability as an adjuster in that state.

Greetings to Iowa Association of Insurance Agents at their Annual Gathering in Des Moines

1944

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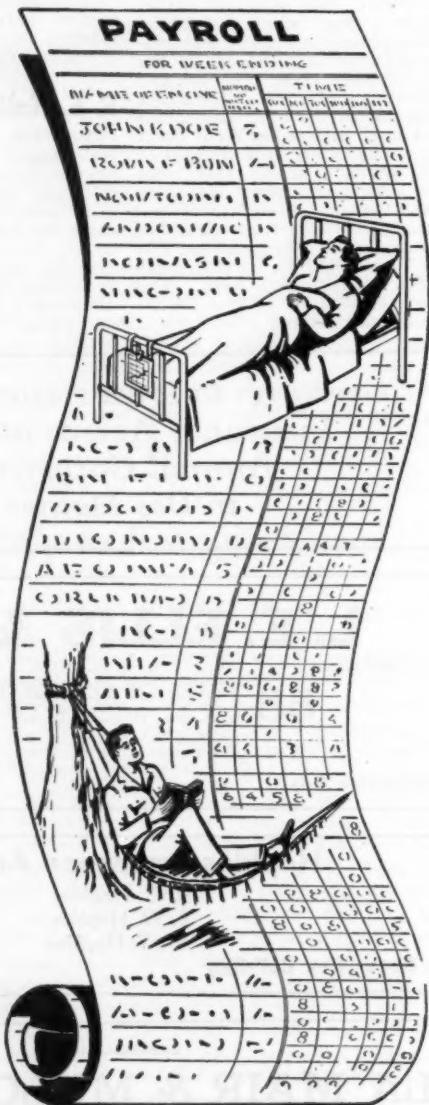
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They need it but they don't know about it



No employer wants to pay a good salary week after week to a non-productive key employee—few companies or businesses can afford it.

That's why top-management is quick to recognize the value of Business Accident insurance. Under its liberal provisions a weekly income is paid to the key employee as long as the total disability lasts. To the conscientious, economy-minded employer, the value of this protection is obvious.

You can find many prospects for this needed and salable form of insurance very close to you. Magazine advertisements, reaching almost 2,000,000 top-management readers, have been published by The Travelers to help you bring the benefits of Business Accident insurance to the attention of employers all over the country. Helpful, tested sales aids and literature are available for your use.

Why not recommend Business Accident insurance and at the same time develop profitable new clients for yourself?

The Travelers Insurance Company

Hartford, Connecticut

Insurance Men Featured at Safety Congress

Occupy Many Spots at
Big Chicago Congregation
Oct. 24-28

Numerous insurance people are scheduled to contribute to the program and activities of the annual safety congress of National Safety Council at Chicago, Oct. 24-28.

At the meeting of the chemical section on Oct. 24, M. A. Snell, supervising engineer of Hartford Accident, will give the report of the contest committee. At the coal mining section meeting Oct. 25, C. F. Herbert, superintendent of the safety engineering department of Bituminous Coal Commission, will speak.

(CONTINUED ON PAGE 28)

Analysis in Tabloid of Responsibility Laws of Security Type Brought Up to Date

Shown below is the revised chart analyzing automobile financial responsibility laws requiring security for past accidents that was prepared by Assn. of Casualty & Surety Companies. The chart was compiled by the association's law department as a service for insurance men and attorneys.

Since publication of the last chart in 1948, new security laws have been

enacted in Florida, Hawaii, Nevada, Oklahoma, Tennessee and Washington; the law of Pennsylvania has been amended and its effective date set; and the laws of several other states have been amended. These changes have been incorporated into the revised edition.

The new charts may be obtained at 15 cents per copy at the association offices, 60 John street, New York.

Atlantic Mutual Opens for Business on Casualty Side

Atlantic Mutual and Centennial are now prepared to write casualty insurance, including full cover automobile, burglary, workmen's compensation, general liability, plate glass and residence water damage. Atlantic Mutual will issue policies on a profit-participating basis, and Centennial on a non-participating basis.

The companies at present are licensed to write these lines in 14 states and have applications for licenses pending in 20 additional states. For the time

being they will conduct their casualty operation only in the eastern seaboard area.

National Bureau Admits First Fire Units to Roll

Boston and Old Colony save been elected to membership in National Bureau of Casualty Underwriters. These companies are entering the casualty insurance field under multiple line underwriting laws. They are the first fire insurance companies to become members of National Bureau, whose membership now totals 46.

Ellis H. Carson Goes to Helm at National Surety

Successor to Presidency
Was Selected by Cullen
Year Ago

Ellis H. Carson has been elected president of National Surety and National Surety Marine, to succeed Vincent Cullen, who is retiring Sept. 30 under the corporation's pension plan.

This was announced by Arthur O. Dietz, chairman of the board. Mr. Dietz paid tribute to the services of Mr. Cullen, who has headed National Surety since 1933. During the 16 years of Mr. Cullen's presidency, Mr. Dietz said, the organization has enjoyed exceptional de-

(CONTINUED ON PAGE 25)

August, 1949

CHART ANALYSIS OF AUTOMOBILE FINANCIAL RESPONSIBILITY LAWS REQUIRING SECURITY FOR PAST ACCIDENT

(Compiled by the Law Department of the Association of Casualty & Surety Companies)

STATE	Requires: Secur. (S); Proof (P)	From Driver (D); Owner (O) of car involved	Regard- less of fault?	Minimum Prop. Damage	INSURANCE IN EFFECT		LICENSES AFFECTED			EXEMPTIONS		TERMINATION OF REQUIREMENTS				Unusual Prov's.		
					Informa- tion Required in Accident Report?	Notice or Verification Required from Insurer (* - Only if policy not in effect)	Unadmitted in- surer accept- able for out- of-state claims? (---) (*-that author- ize service of process)		Driver's License Or Of Driver who was not the Driver	All Registrations Or Driver who was not the Owner	Of Owner who was not the Driver	From Security Proof	1. Insurance in effect; 2. Parked car stopped, stand- ing or parked; 3. Operation without operator or operator carrier; 4. Certain publicly owned vehicles; 5. Self-insurers	From Security Proof	Requirement of Security Exemptions Release or Agreement	Lapse of time without suit	How long proof required	
							Yes	No				Yes	Yes	1 yr.	Not Req.			
California	S only	D (v)	Yes	\$100	Yes	Verif.*	Yes*	Yes (w)	No	No	No (v)	1,2,5,6,7 (x)	Not Req.	Yes	Yes	1 yr.	Not Req.	(v) (w)
Colorado	S only	D & O	Yes	\$50	No	Notice	Yes*	Yes	No	No	Yes	1,5,6,7	Not Req.	Yes	Yes	1 yr.	Not Req.	
Fla. 7/1/49	S & P	D	No	\$50	No	Notice	Yes*	Yes	No	No	No	1,5,6,7	Yes	Yes	1 yr.	1 yr.		
Hawaii 1/1/50	S only	D & O	Yes	\$100	Yes	No	Yes*	Yes	Yes	No	No	1,2,4,5,6,7	Not Req.	Yes	Yes	1 yr.	Not Req.	
Idaho	S only	D & O	Yes	\$50	No	Notice	Yes*	Yes	No	No	Yes	1,2,4,5,6,7	Not Req.	Yes	Yes	1 yr.	Not Req.	
Illinois	S only	D & O	Yes	\$50	No	Notice	Yes*	Yes	No	No	Yes	1,2,4,5,6,7	Not Req.	Yes	Yes	1 yr.	Not Req.	
Indiana	S & P (a)	D & O (b)	Yes	\$50	No	Notice	No prov.	Yes	Yes (b)	Yes	Yes (b)	1,5,7	5,7 (a)	Yes	Yes	1 yr.	1 yr. (a)	
Iowa	S only	D & O	Yes	\$50	No	Notice	Yes*	Yes	No	No	Yes	1,2,4,5,6,7	Not Req.	Yes	Yes	1 yr.	Not Req.	
Kentucky	S only	D & O	Yes	\$50	No	Notice	Yes*	Yes	No	No	Yes	1,2,4,5,6,7	Not Req.	Yes	Yes	1 yr.	Not Req.	
Maine	S & P	D & O	No	\$100	No	Notice	No	Yes	No	No	Yes	1,5,6,7	1,5,6,7	Yes	Yes	1 yr.	Indef.	
Maryland	S only	D & O	Yes	\$50	No	Notice	Yes*	Yes	No	No	Yes	1,2,4,5,7	Not Req.	Yes	Yes	1 yr.	Not Req.	
Mass.	S only (c)	D & O (c)	No	No min.	No	No	No	Yes (c)	Yes (c)	Yes (c)	Yes (c)	1	Not Req.	(c)	(c)	(c)	Not Req.	(c)
Michigan	S & P (d)	D & O	Yes	(d)	Yes	No	Yes*	Yes	Yes	Yes	Yes	1,2,5,6,7	1,2,5,6,7	No prov.	Yes	1 yr.	3 yrs. (d)	(d)
Minnesota	S only	D & O	No	\$50	Yes	Verif.*	Yes*	Yes	Yes	No	No	1,2,4,5,6,7 (x)	Not Req.	Yes	Yes	1 yr.	Not Req.	
Nebraska	S only	D & O	Yes	\$50	No	Notice	Yes*	Yes	No	No	Yes	1,2,4,5,6,7	Not Req.	Yes	Yes (u)	1 yr.	Not Req.	(u)
Nev. 9/1/49	S only	D & O	Yes	\$100	Yes	Verif.	Yes*	Yes	No	No	Yes	1,2,4,5,6,7	Not Req.	Yes	Yes	1 yr.	Not Req.	
New Hampshire	S & P	D & O	No	\$50	No	Notice	No	Yes	Yes (f)	Yes	Yes	1,4,6	4,6 (f)	Yes	Yes	1 yr.	Indef.	
New York	S & P	D & O	Yes	\$50	Yes	Verif.*	Yes	Yes	No	No	Yes	1,4,5,6,7 (g)	1,4,5,6,7	Yes	Yes	1 yr.	(h) (n)	(n)
No. Dakota	S only	D & O	Yes	\$100	No	Notice	Yes*	Yes	Yes	No	No	1,3,4,5,6,7	Not Req.	Yes	Yes	1 yr.	Not Req.	(n)
Ohio 1/1/50	S only (t)	D & O	Yes	\$100 (n)	Yes	No	Yes*	Yes	No	No	Yes	1,2,4,5,6,7	Not Req. (t)	Yes	Yes	1 yr.	Not Req. (t) (n) (a)	
Pa. 2/1/50	S only	D & O	Yes	\$100	No	Notice	Yes*	Yes	No	No	Yes	1,2,4,6,7	Not Req.	Yes	Yes	1 yr.	Not Req.	
Tenn. 7/1/49	S only	D & O	Yes	\$50	No	Notice	No	No	Yes	No	Yes	1,4,5,6,7	Not Req.	Yes	Yes	1 yr.	Not Req.	(k)
Vermont	S & P (i)	D	No (i)	No min.	No	Notice	No	Yes	No	No	No	1	1	Yes	Yes	1 yr.	3 yrs. (i)	
Virginia	S & P	D	No	\$50	No	Notice	Yes	Yes	No	Yes	No	1,2,4,5,6,7 (g)	1,2,4,6,7	Yes	Yes (j)	1 yr.	5 yrs. (e)	
Wash. 2/1/50	S only (p)	D or O	Yes	\$200	Yes	No	Yes*	Yes	Yes	No	No	1,2,4,7 (q)	Not Req.	Yes	Yes	1 yr.	Not Req. (p) (q)	
Wisconsin	S only	D & O	Yes	\$50	No	Notice	Yes*	Yes	No	No	Yes	1,2,4,5,6,7	Not Req.	Yes	Yes	1 yr.	Not Req.	
Wyoming	S only	D & O	Yes	\$50	No	Notice	Yes*	Yes	No	No	Yes	1,2,4,5,6,7	Not Req.	Yes	Yes	1 yr.	Not Req.	

EXPLANATORY NOTE: These provisions are applicable to accidents within the state causing bodily injury, and (except for Michigan) to accidents causing property damage in excess of the specified minimum. Non-residents as well as residents are subject to the law, unless otherwise specified.

- a - Requirement of proof discretionary.
- b - Discretionary as to owner.
- c - Applicable to non-residents only; security may be required only after suit commenced.
- d - Law not applicable to property damage. Proof not required if claims settled or security filed BEFORE suspension.
- e - Requirement terminable one year after accident if no settlement or suit, or after exoneration.
- f - Proof not required from non-operating owner to retain driving license.
- g - Person whose proof furnished by employer.
- h - Requirement of proof terminable after lapse of one year without suit or settlement or after exoneration; otherwise proof to be maintained indefinitely.
- i - Security required only if operator is convicted as a result of accident.
- j - In case of undue hardship Commissioner may dispense with release.
- k - Claimant must submit affidavit re amount of damages.

- l - Liability limits and maximum security - \$10 and 5%.
- m - Accident report to be accompanied by repairman's estimate.
- n - Applicable to personal injury only if serious enough to require medical attention by a doctor.
- o - Inapplicable to person who was unable to procure insurance because of race or color.
- p - Person who has received payment for his damages.

- t - In hardship cases court may modify extent of compliance with security requirement, and in that event proof is required.
- u - If insurer of any operator settles, all operators deemed released.
- v - Owner subject to law if employer of driver. In that event registration of employer suspended, and law not applicable to driver.
- w - Privilege to drive as chauffeur in course of employment not suspended.
- x - Commissioner may stay suspension for not exceeding four months in case of hardship or doubt as to liability.

Preferred Now Has the \$3 Million

Reconstruction Finance Corp. has now made available to Preferred Accident an additional \$3 million of funds. This program was consummated following a series of conferences in which were interested RFC, the U. S. Treasury Department, and New York insurance department as well as the company itself. This amount will be added to the surplus of Preferred. The arrangement was approved by the common stockholders at a special meeting with

an affirmative vote of 80%. Of the common stock that was present or represented by proxy the percentages were 98% for and 2% against.

Preferred Accident states that the additional funds will enable it to take full advantage of its production and service facilities and live within the generally accepted requirements of ratio of policyholder surplus to premiums written.

Under the new arrangement there will be \$1½ million of preferred stock and \$230,000 of common. Two-thirds of the preferred may be converted into common at \$1 per share. Preferred Protective Corp., which is wholly owned by

Preferred Accident, borrows from RFC and pledges the preferred stock as collateral. The interest rate is 3½% on the entire loan and the preferred stock cumulative dividend suffices to pay the interest and apply a fixed amount each year to liquidation of the loan in addition to which one-half of the operating earnings will be so applied.

Preferred has undergone a severe reorganization program. There has been a complete change in executive and supervisory personnel, underwriting and service methods have been reorganized, and Preferred, now in its 63rd year, aims to take its place among the leading casualty companies. The management won

approval for the program from the insurance department of New York, RFC and U. S. Treasury department.

Over a period of 10 years ending in 1948 Preferred's earned premium was \$72,804,949 and although it suffered an underwriting loss of \$6,689,629 it continued paying dividends until just prior to the time new management took over. Strict departmental supervision, the management states, can be of no avail if records are inadequate and improperly recorded. Under President F. N. Dull and "his young and aggressive staff" the company has been ruled with an iron hand, according to the Preferred Accident release.

Underwriting Loss Reduced

At Dec. 31, 1947 the company had outstanding 25,737 claims, and at June 30, 1949 only 12,360 and for the first six months of 1949 it developed 10,797 fewer claims than in the same period of 1948. In 1946 the underwriting loss of Preferred and Protective (the latter was merged into the Preferred early in 1947) was 31.9%. In 1948 the Preferred underwriting loss was 12.9%, and for the first six months of 1949 it had been reduced to 3.2% on a statutory basis. During April, May, June and July of this year the company had shown an underwriting profit, and August shows favorable prospects. "Conservatism on the part of the management has dictated a severe investment program which has limited its investment earnings."

With new funds the company will have as of July 31 assets of \$16,111,000 and a policyholders' surplus of over \$5,157,000 "with an underwriting capacity well able to meet the needs of its countrywide branch office and agency production forces."

Casualty Actuaries Name Eight Fellows, Associates

Four new fellows and four associates have successfully completed the examinations sponsored by Casualty Actuarial Society and will be admitted to the society at the annual meeting Nov. 18.

The new fellows are John W. Clarke, assistant actuary of the life department, Travelers; Harold S. LaCroix, Jr., accident actuarial department of Travelers; John A. Resony, Connecticut highway department; Richard J. Wolfrum, assistant actuary Liberty Mutual.

The new associates are Frank Harwayne, National Bureau of Casualty Underwriters; William J. Hazan, American Mutual Liability; Frances J. Hope, Hartford Accident, and William Leslie, Jr., Royal Indemnity.

FTC Is Hampered

WASHINGTON—Federal trade commission activity relative to its mail order insurance industry trade practice code is reported hampered by illness, absenteeism and a vacancy on the commission.

However, this condition may soon be remedied in part. President Truman said recently he would probably reappoint Lowell Mason, acting chairman, whose term expires Sept. 25. The nomination of John Carson to succeed Commissioner Robert Freer, who resigned, has recently been approved by the Senate committee on interstate and foreign commerce.

Commissioner Davis, who presided at the Chicago mail order trade practice conference, has been hospitalized for weeks. Commissioner Ferguson, whose term expired last year, does not know where he stands. Under the law, after expiration of their seven year terms commissioners serve until appointment of successors. Commissioner Ayers, 80, remains on the job with five more years to serve.

Follmann Slated Sept. 13

J. F. Follmann, Jr., manager of Bureau of A. & H. Underwriters, will address the dinner meeting of A. & H. Club of New York Sept. 13. He will discuss the work that his bureau performs and will go into the problems of writing statutory disability insurance.



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CONSULT YOUR INSURANCE AGENT OR BROKER
AS YOU WOULD YOUR DOCTOR OR LAWYER

F. W. Quade Wis. A.&H. Assn. Head

"Wisconsin Plan" for Medical Insurance Lauded at State Meeting

WAUSAU, WIS.—Francis W. Quade, Massachusetts Protective and Paul Revere Life, Wausau, was elected president of Wisconsin Assn. of A. & H. Underwriters at the annual meeting here. He succeeds Walter Dopke, North American Life & Casualty, La Crosse. Leo E. Packard, Loyal Protective, Milwaukee, secretary, and Bruce M. Stahl, Great Northern Life, Madison, treasurer, were reelected.

Regional vice-presidents chosen were Albert L. Anderson, Massachusetts Protective, Paul Revere, Milwaukee; W. H. Hanrahan, Business Men's Assurance, Green Bay; Fred Russler, North American L. & C., Oshkosh; Ron C. Rosa, Illinois Mutual Casualty, Madison, and L. V. Weisensel, Time, La Crosse.

Named to the board of governors were Mr. Dopke, chairman; Carl Brandt, First National Casualty, Fond du Lac; Roy F. Bye, North American L. & C., and Gordon Fleming, Washington National, Eau Claire; Reuben C. Knuth, North American L. & C., Green Bay; E. G. Leist, Great Northern Life, Wausau; Arthur J. Laun, Time; C. C. Raisbeck, Great Northern Life, and E. H. Mueller, Pacific Mutual, Milwaukee.

"Wisconsin Plan" Praised

At the luncheon Dr. Karl H. Doege, Marshfield, president Wisconsin State Medical Society, discussed "The Evils of Socialized Medicine." He said the voluntary medical insurance program put into effect about three years ago by the Wisconsin medical society has been acclaimed as Wisconsin's answer to the nationalization of health service. More than 200,000 persons are now covered by the "Wisconsin plan" of surgical, obstetric and hospital insurance under a voluntary, prepaid health insurance program utilizing private insurance carriers to provide low cost coverage for the low income group.

The basis of the Wisconsin plan is service, not profit. Twenty private companies are writing the coverage with policies approved by the medical society as to protection and costs. Complete coverage is provided against catastrophic illness and other needs of lower and middle income groups, while higher income individual groups are also enrolled but without guarantee that the insurance payments will constitute payment in full for the services rendered by the physicians.

The Wisconsin plan is designed as a program which will meet the needs of the people without subjecting them to all the red tape and overhead cost of a bureaucratic form of socialized medicine and compulsory insurance such as is proposed in certain federal legislation.

Compulsory Moves Opposed

Discussing International association activities, C. B. Stumpf, its president, Illinois Mutual Casualty, Madison, said the organization's stand is the same as it has always been—unalterably opposed to any form of compulsory health insurance or socialized medicine.

"As representatives of sales organizations," Mr. Stumpf said, "we stand on the premise that there is no compromise possible as far as insurance companies are concerned regarding compulsory health bills. We are opposed to any compulsory legislation requiring the public to buy, because we feel there is no need for compulsory action, since more than 50% of the people have already availed themselves of voluntary insurance."

Other speakers at the sales congress included W. H. Legler, Wisconsin National Life, Minneapolis, who gave a

selling talk on "First Things First," and Carl A. Ernst, North American L. & C., St. Paul, international treasurer, on "The Four S's in Selling."

President Dopke spoke on "Ours Is a Selling Job." He pointed out that selling requires organization, properly informing the public on the dangers of socialized medicine, and increased efforts to properly cover more and more of the total population with voluntary health insurance.

Preceding the state meeting, the officers assisted in the organization of North Central Wisconsin Assn. of A. & H. Underwriters, which has 19

charter members. J. H. Sherwin, Washington National, Wausau, was named president; Sidney Peltz, Business Men's Assurance, Tilleda, vice-president, and A. J. Belisle, Old Line Life, Wausau, secretary.

Profit on Hail in N.W.

MINNEAPOLIS—As hail liability nears the finish line, all companies are practically certain of a favorable loss ratio in Minnesota and the two Dakotas. South Dakota is the least favorable and there will be some "red" experience in that state. North Dakota generally

will show fair experience and Minnesota good. Volume in the three states is down 25 to 30%, with a 50% drop in South Dakota, 25% in North Dakota and 5 to 10% in Minnesota.

Corn is the main liability left and it is maturing so rapidly that damage between now and the expiration date, Sept. 15, will not be heavy, hail men say.

Callendar-Manwaring Co., Los Angeles agency, has associated with Fred S. James & Co. There has been no sale or consolidation, but the Callendar-Manwaring business is being written through the James office.

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The TRIPLE THREAT to every business is YOUR OPPORTUNITY

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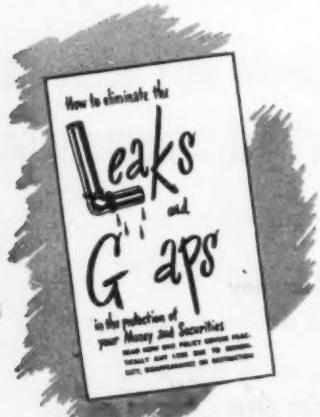
Dishonesty



Destruction
of Money & Securities



Disappearance
of Money & Securities



The Comprehensive 3-D policy is proving to be a highly saleable contract. And no wonder. For it provides broad, comprehensive protection against loss of money and securities through the risks of dishonesty, destruction and disappearance.

Its five basic optional insuring agreements give the assured the broadest type coverage available for money and securities. In addition, many optional endorsements increase its flexibility. Thus it is possible to adapt it to the particular needs of each assured.

To help you promote the sale of the 3-D policy we offer a new piece of sales ammunition — a 12-page booklet with eye-catching cartoons that effectively illustrate the broad coverages obtainable under this policy.

O. C. agents are being supplied. Other responsible agents are invited to send for a copy of the booklet and a sample 3-D policy. In writing, please ask for booklet No. F-3313.

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Fast, friendly, coast-to-coast claim service

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Is Avariciousness of Elderly Being Overrated?

From W. Rulon Williamson, consulting actuary and authority on social security matters, Washington, D. C.:

"A bill to extend and improve the federal old age and survivors insurance system, to amend the public assistance and child welfare provisions of the social security act, and for other purposes" has 201 pages. The bill is accompanied by a report of 207 pages (rather hard to get for another week or so) — of which a dozen are captioned "Additional Minority Views," signed by Congressman Carl T. Curtis, with concurrence therein by Congressmen Noah M. Mason and John W. Byrnes.

This minority report — or minority of the minority — outlines the failures of OASI to provide "automatic" benefits, to make the most socially advantageous use of allocated funds, and to adjust benefits over time, or to achieve either simplicity or a sound financial structure. The recommendations, one page in length, are sound, particularly in backing up ex-President Hoover's statement of need for competent full-time study.

Patching Hopeless Program

This succinct report, thrown into almost stark relief against the "Department of Fuller Explanation or Amplification," in the 150 pages of the majority's story, is an event in American social security discussion. Mr. Curtis aptly designates the majority's statement as "patching up a hopeless program." The increase of benefits by amounts ranging roughly from 50 to 150%, in behalf of those already drawing benefits, and the large increases for those now having practically qualified on account of past coverage or made to qualify in the near future are too irrational to be "rationaled," though there is a lengthy "explanation." There is some increase, too, in federal largess to states in public assistance, the cautious "easing in" of extended disability benefits and grants for medical care — a couple of "camel's heads."

The minority report of 10 congressmen — all Republicans — discusses thoughtfully many of the uninspired details, and indicates that the months of executive session, with full opportunity for discussion with the social security administration, had resulted neither in agreement on basic principles, nor much essential agreement on details.

On pages 880, 1484 and 1494 the testimony of the former actuary of the social security administration shows that in the hearings before the ways and means committee there was outside backing for the Curtis-Mason-Byrnes position. Virtually every criticism of those statements still holds in reference to HR 6000. HR 2892 and HR 2893 were even more extravagant, but the

only "flattering unction" for conservatives lies in the strategic retreat from the stalking-horses of HR 2892 and HR 2893, while advocates of federal largess can point to great "advances" over the provisions of the social security act in proffered hand-outs.

The appeal to the cupidity at all financial and professional levels among our elderly citizens seems patent bribery to the not-yet retired citizens for acquiescent silence. It is shamelessly oblivious to those too early retirements, where means and needs tests are imposed, and the conscientious and the thrifty are discriminated against. It may well be that there is an overrating of avariciousness among the older citizens.

Such sterile legislation would seem impossible in the mid-twentieth century in U. S. A. Fortunately the trenchant comments of the word-thrifty three should show the logic of Congressional "thumbs-down" on HR 6000.

Okla. to Educate Public on New Motor Vehicle Law

OKLAHOMA CITY — Beginning Nov. 4 an educational program will be conducted by the state to make known to the public the provisions of the "Motor Vehicle Safety Responsibility Law" which become effective Jan. 1, 1950.

Commissioner Dickey has asked agents and companies to delay any public advertising and publicity dealing with this law until Nov. 8. This is to prevent any confusion between the state educational program and individual publicity campaigns.

Traffic Deaths Up 2%

Traffic fatalities in July totaled 2,850 which was an increase of 2% from the total of 2,790 of July, 1948, according to the National Safety Council. For the first seven months the total was 16,540 which was 1% under the 16,700 toll at the end of July last year.

For the first six months of this year the mileage death rate was 6.8 which was an all-time low mark and was the first time in the history of such records that a half year rate has been below seven deaths per 100 million vehicle miles.

Diplomatic Immunity Issue

WASHINGTON — Mrs. Bessie E. Beard, Arlington, Va., has sued Aetna Casualty in district court here for \$20,000 on account of a broken leg and other injuries suffered while a passenger in the auto of Enrique Jules Kenff, secretary of the Bolivian embassy, which was involved in an accident. Mrs. Beard charges Aetna claimed diplomatic immunity for the insured.

Robert H. Gott has been named field representative at Detroit for Standard Accident. He has been in the educational department. He was formerly vice-president and general manager of G-M Underwriters, Inc.

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Complete Insurance Salesman Often Compounded of Two or More Partners

The well-rounded insurance producer must possess such strenuous amounts of knowledge, experience, initiative, imagination, personal aggressiveness and charm, that it is amazing that there are so many competent salesmen. The insurance field has grown so complex and the requisites for successful sales careers so stiff that many producers have recognized the value of analyzing their own attributes, finding out where they are deficient and forming working partnerships with some other producer or producers who can supply the missing parts in the picture.

For example, there is a pair of brokers operating today in Chicago who have been very successful as a team. Alone they found they fell considerably short of success. One member of the team is possessed of dynamic personality, is a complete extrovert and has always got his head bubbling with new schemes, new methods and new reasons for selling insurance. Enough of his brain children have proved valid to make his originality a valuable asset.

This broker, however, lacks one important ingredient for success in his field. He is a man impatient of any detail, so impatient in fact that he will not take the time to acquire the necessary exact knowledge, nor to perform the minimum of paper work which is necessary in insurance selling. He deals with big wheeling plans, can convey the grand picture to his clients, but when it comes right down to specific policies and premiums and knowledge of technical niceties, this fellow would often fumble the ball—that is until he formed a working partnership with another broker.

Partner Not "Sales Type"

This other man lacked the personal charm and fire and originality of his partner and he recognized this fact. He was realistic enough to know that he was not "sales type." He was somewhat retiring and introverted by nature and neither impressive nor aggressive enough to win many clients.

On the other hand, this chap had an excellent mind, a retentive memory and a studious approach to insurance. He knew rates and coverages, read extensively in insurance technical and news publications. Each field of insurance

presented a challenge to him and finally he reached the point where he was well versed in every field, including that of life insurance. It might sound as if this fellow would have done better in the home office or branch office of some insurance company. Well, he had been in this type of work and he wanted to get into sales because he felt the financial opportunities were greater there. He floundered in the selling field until he hit upon the idea of working in partnership with the broker first mentioned.

Now the two men complement one another. They make most of their calls together. The dynamic fellow gets his foot in the door, figuratively speaking, sparks the interest of the prospect and, when the time comes to get specific, or when technical questions arise, turns the floor over to his technically versed partner.

This is just one of the many instances in which insurance producers have found it profitable to work together to supply the missing parts in the jigsaw puzzle which, when put together, makes up the complete insurance salesman.

Bank Closing on Saturday Increases Burglary Risk

Alert producers in Chicago, Minneapolis and several other urban areas where most banks recently adopted a policy of closing on Saturday have been selling higher limits of holdup and burglary protection than before, because many stores and taverns are forced to carry larger amounts of cash over the weekend. Minneapolis police, for example, believe that a gang of professionals has moved in on the twin cities to pick up the extra money which is afforded by the Saturday bank closing.

New Lloyds in Texas

Lumberman's Lloyds of Lufkin, Tex., has been licensed by the Texas department with a guaranty fund of \$80,000 and \$20,000 surplus. A. G. Nash and Beall Smith are attorneys-in-fact.

Briese Minnesota Speaker

DULUTH—Arthur F. Briese, humorist, writer and public relations counsel of Hot Springs, Ark., will address Minnesota Assn. of Insurance Agents at the installation banquet for the newly-elected officers here the night of Sept.

30 on "Skullduggery at the Old Crossroads."

Commissioner Harris will install the new officers. This is a departure from past conventions, when the election was the concluding event on the program.

New Mexico Puddle Elects

At the annual meeting of the New Mexico puddle of Colorado Blue Goose at Albuquerque, Earl J. Neville, Aetna Fire, was elected big toad; Henry M. Howland, Phoenix of Hartford, poll-wog; Bert M. Shepherd, Southwestern general agency, croaker, and J. P. Anderson, North America, bouncer.

The New Mexico puddle was granted a charter as a separate pond at the grand nest meeting at Seattle.

Humphries Renamed in N. C.

Commissioner Cheek of North Carolina has reappointed Wofford F. Humphries as his chief deputy. Mr. Humphries has served in that capacity since 1942.

Join's Motor Carriers Mutual

C. W. Haworth has been appointed manager and secretary-treasurer of Motor Carriers Mutual of Des Moines. He has been manager of Aetna Life's farm loan division there for eight years.

Have you tried

THE *Western Way*

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our boast, we out-service all of our
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Kansas City 6, Mo.

Opens New L. A. Offices

LOS ANGELES — The Employers group held open house at its new offices here. C. Otis Flint, new resident manager, and William Wittkoff, Pacific Coast manager, welcomed guests.

The new offices occupy 6,300 square feet of floor space on the street floor of a new building.

Aetna Fire Appoints Quinn

Robert B. Quinn has been named marine special agent for Aetna Fire in Arkansas, Oklahoma and Texas at Dallas office. He replaces John Mackey who has been recalled to the inland marine underwriting department at the home office.

Mr. Quinn is a graduate of the University of Connecticut. He was in the air force. He joined Aetna in 1948.

Organization Mutual Companies Open Fire on Farm Automobile Line

Competition is stepping up for the farmer's automobile business. Mutual Casualty Insurance Rating Bureau has filed or is filing a 10% rate deviation on this class in all states except Texas, Louisiana, Virginia, North Carolina, New Hampshire, New York and Massachusetts.

This seems to indicate that the mutuals writing a substantial amount of farmer's auto business are feeling the pressure from State Farm Mutual Automobile, the farm bureau mutuals, etc., that make their own filings.

The stock people are noting the heightened pressure in this field, and there is some discussion among them currently on whether they should try to get into the field. On the whole, the stock companies do not get a big chunk of this business, and the more aggressive insurance men think it would be fruitless simply to meet the competition of 10% off, that it would be necessary to go at least 20% off manual to make an impression. In that way, the stock

companies might offer real competition.

Others wonder if the stock companies, particularly the so-called conference carriers, would get much of the farm business even at 20% off since so many of them do not have agents who are regularly in touch with the farmer. This would not apply to companies that write a lot of farm fire insurance, hail on growing crops, and the like; they have an agency plant geared to pick up farmer auto business.

Others opine that the stock companies shouldn't get into the field; that it would require too much effort—that the mutual auto coverage a farmer buys is part of a number of items of mutual insurance coverage, and it would be hard to get him to give one piece, the auto, to another company. Probably, also, the mutuals would do a good deal to meet any sort of competition.

The farmer's pleasure automobile insurance business has been, over the years and over-all, profitable. A few companies specializing in the field have

grown large on a ration made up principally of that item. It is estimated that the average mileage of a farmer's pleasure car is 4,000 a year; the exposure, mileage-wise and otherwise, is low.

Auto Liability Rates are Revised in Fla. and S. D.

Automobile liability rates in Florida and South Dakota have now been revised in conformity with the country wide program. In Florida the rate level on B.I. for private passenger cars is reduced 15.4% while the P.D. level is increased 6.2. For commercial cars there is a decrease of 2.1% in B.I. and an increase of 10.9% in P.D.

In South Dakota the B.I. rates are reduced 5.7% and the P.D. rates are decreased 6.2%. For commercial cars there is no change in the B.I. level but there is a decrease of 5.5% in P.D.

Alaska Proposal Considered

WASHINGTON—The Kelley subcommittee of the House labor committee has reported to the full committee without recommendation the bill to extend Alaska's workmen's compensation law to federal government areas in that territory.

May Write TDB Cover in N. Y. Now

Insurers licensed in New York may start writing the coverages provided in the non-occupational disability benefits law now, although the law does not become mandatory for four or more persons until July 1, 1950.

This is the gist of a ruling by Raymond Harris, deputy superintendent and counsel of the New York department. A number of insurers made inquiry. They have been anxious to get as much business in operation before the deadline, both to avoid last minute confusion and to get as much of the business on the books as possible to avoid competitors getting it.

The disability benefits law states that policies written to comply with it are exempted from the provisions of subsection 2 of section 162, which contains several restrictions on group insurance, the principal one being the minimum of 25 employees. Mr. Harris' ruling applies to all insurers, including mutual casualty carriers, if they are licensed.

The first and second weeks of September are crowded with meetings of various industry committees working on the disability benefits law. They hope to iron out all details so that large-scale production can begin by October at the latest.

New Zurich Offices in East Are Introduced

NEW YORK—A number of agents, those in the area immediately adjacent to New York City, attended the "opening" of Zurich's new eastern department quarters at 55 John street here. The department, which has about 400 employees, occupies the first six floors of the 14 story building, with additional space in two adjoining structures. The quarters are attractive and efficiently laid out and include a cafeteria where luncheon is served to employees at cost. Offices are air conditioned and sound proofed.

Agents at the opening attended a cocktail party at the Drug & Chemical Club, where Robert V. Braniion, vice-president, Norman Robertson, agency superintendent and other officials were hosts.

O'Connor Slated in La.

E. H. O'Connor, managing director of Insurance Economics Society of Chicago, is scheduled Sept. 14 to address the Rotary Club of New Orleans at a luncheon meeting on "Do You Know Where We're Going?", and the next day he will appear on the program of Louisiana Insurers Conference at Gulfport. He will disclose little publicized features of President Truman's contemplated expansion of the social security act. He finds there are two especially bad features in this bill, one calling for payment of a death benefit in addition to a disability benefit, and the other for payment of a lump sum in cash on all insured deaths in connection with the permanent and total disability benefits.

Addition Is Completed

The additional building to supplement the head office accommodations of Shelby Mutual Casualty at Shelby, Ohio, has now been completed and three of the departments are now occupying that structure.

Cooperate in Ohio Course

Assn. of Casualty & Surety Companies and National Assn. of Automotive Mutual Insurance Companies are cooperating in the short course for motor vehicle fleet supervisors at Ohio State University Sept. 26-30. The director is E. H. Karrer, professor of highway engineering at the university.

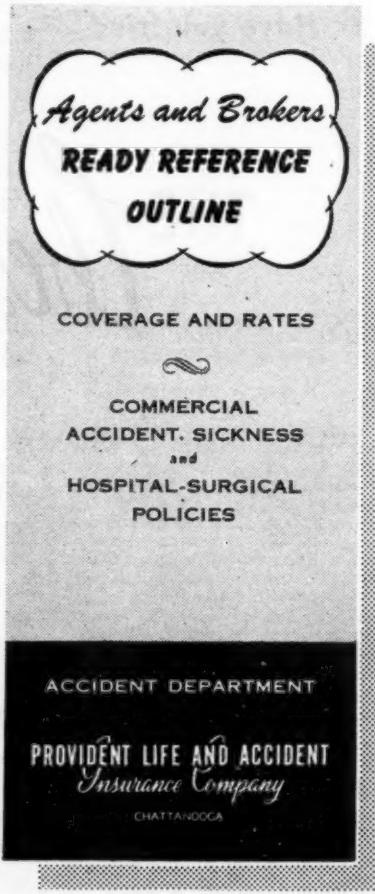
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CONTENTS

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- (2) Summary of optional extra benefits available—hospital, surgical, medical care, and blanket accident expense riders.
- (3) List of the more frequently encountered occupations, classified A through G.

See—phone—or write the nearest Provident Agency for your copy of this new time-saving sales aid.



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CHATTANOOGA

protecting provident people since 1887

September 1, 1949

CARSON HEADS NATIONAL SURETY

(CONTINUED FROM PAGE 19)

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velopment. Premium volume has doubled, an outstanding underwriting record has been established and the total assets have grown from \$11,570,000 to \$43,857,963 at June 30, 1949.

In addition to extending the fidelity and surety business, Mr. Cullen was responsible for the company entering the casualty field and for the formation of the affiliated company to write inland marine and automobile fire coverages. Mr. Cullen will continue as a director of both corporations.

With his approaching retirement in view, Mr. Cullen decided some two years ago to seek as his successor an executive with a background of multiple



Vincent Cullen



Ellis H. Carson

line underwriting. He desired someone whose knowledge and experience would enable him to continue the program of advancing the National Surety into the broader fields of operations upon which Mr. Cullen had already embarked. His choice fell upon Mr. Carson, as having the necessary qualifications. He therefore extended him an invitation to join National Surety as vice-president as of July 1, 1948, initially charging him with coordinating the various activities of both corporations. In December last, he was made a director of both corporations and elected executive vice-president.

Effects Unification

Mr. Carson has already effected considerable unification since joining National Surety. The inland marine and burglary departments now work as a consolidated unit and a similar change is being effected in the claim departments. During the same period, he has traveled extensively throughout the country to meet the field staff and many agents. He has instituted training courses for underwriters, production, and claim men. Mr. Carson has also been furthering the corporations' pro-

**casualty, fire
automobile and surety
reinsurance**

**catastrophe
excess of loss
treaty and specific**

Specialty covers including:

steam boiler excess
fleets, motor cargo
aggregate excess

EXCESS UNDERWRITERS INC.

90 John St., New York

Chicago office Insurance Exchange Bldg.
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gram of redesigning and simplification of policies and policy-writing procedures.

Mr. Carson was born at Liverpool, Eng., in 1904, and was educated at the Holt School in that city. Upon graduation he entered the merchant marine and became apprenticed to Alfred Holt & Co., managers of the Blue Funnel Line. He served at sea for three years and then entered the service of Liverpool & London & Globe in the claim department at Liverpool. After gaining both home office and field claim experience, he was assigned to casualty underwriting and was transferred to Royal Indemnity at New York in 1938. Here he worked under the direct tutelage of F. J. O'Neill, who for years was president of that company until his retirement in 1944. On this latter date and upon Mr. O'Neill's recommendation, Mr. Carson was elected vice-president of the Royal Indemnity. Later he advanced to the position of assistant U. S. manager and vice-president of the fire and casualty companies of Royal-Liverpool. Handled War Assignments

From 1941 through the end of the war, Mr. Carson became acquainted with a large circle of agents and producers, contractors, and departments of the government through his participation in the arranging of insurance on large war projects, including the development of experimental and manufacturing facilities for the Manhattan District of the U. S. Corps of Engineers and the atomic energy commission.

Upon cessation of hostilities, Mr. Carson was assigned as executive in charge of automobile insurance operations for Royal-Liverpool. Coincident with his company responsibilities, he was active in industry work, serving on the automobile rating committee of the National Bureau, and as a member of the board and for the year 1947-48 as chairman of National Automobile Underwriters Assn.

For some years past, Mr. Carson has been active in industry affairs. He is now representing National Surety on the executive committees of Assn. of Casualty & Surety Companies, National Bureau of Casualty Underwriters, and Surety Assn. of America; he is also a director of National Automobile Underwriters Assn. In addition he is taking part in committee work dealing with problems of multiple line underwriting, war and atomic energy risks, and with other matters of general import affecting the industry.

As part of his insurance education, Mr. Carson acquired the fellowship diploma of the Chartered Insurance Institute. He was the author of two post-graduate theses, the second of which was awarded the Morgan-Owen gold medal and prize in 1936 for an essay on "Statutory Law as Affecting the Control and Practice of Insurance." Later he was an examiner for a member of the examiners' committee of the Chartered Insurance Institute. He has on numerous occasions spoken before groups of company men and agents on insurance subjects.

Mr. Carson is a vestryman of Church of St. James the Less at Scarsdale, N. Y., and of Trinity Church at New York, and he is a director of Trinity Operating Company.

'Comp' Issue in Farm Death

Shelby Mutual Casualty has filed an action in the federal court at New Haven seeking a declaration that it is not a party to a \$20,000 death action pending in Litchfield county superior court.

The suit was filed by Mrs. Patrick Murphy of Watertown to recover damages for the death of her husband who was killed when a barn on the property of Henry McGough there collapsed. McGough also was killed. The two men were engaged in storing potatoes in the barn.

Mrs. Murphy seeks to recover under

a \$20,000 liability policy that McGough had with Shelby Mutual. The latter contends that McGough had volunteered to come under the workmen's compensation act and was insured for workmen's compensation with Travelers and the Shelby Mutual policy excluded liability on account of injuries or death to employees that were covered by workmen's compensation.

Husband Held to Be "Dependent" Under Policy

Under a medical payments type of cover providing indemnity of \$1,000 for the death in an automobile accident of any dependent member of the immediate family of the assured, the company is liable for the death of a husband in an automobile accident, according to Georgia Court of Appeals in Roberts vs. Employers of Alabama. Apparently the policy was written in the name of husband and wife.

A copy of the policy was not before the court because it had been surrendered to the agent, E. W. Strickland. On Jan. 28, 1948, during the period the policy was in force, the husband, R. E. Roberts, was killed riding in the automobile that was insured under the policy. He had operated jointly with his wife a farming and retail whisky

business and was generally dependent upon her to assist him in the conduct of such business. Prior to Jan. 1, 1947, Mrs. Roberts was the sole owner and manager of a retail grocery and market business. The husband was dependent upon the wife for her labor, managerial abilities and financial assistance.

Employers denied liability on the ground that under the Georgia law the husband would not be a dependent member of the family, and that the facts alleged show that he was not dependent upon the wife and did not come within the terms of the policy.

The court said that construing the policy most strongly against the insurer the word dependent means actually a dependent to a partial extent or degree and not legally dependent in the sense that there is any legal obligation imposed either at common law or by statute upon the wife to support the husband. Actuality of dependency, not dependency growing out of a legal duty to support, is the test.

Discontinues Some Lines

ST. PAUL—St. Paul-Mercury Indemnity has discontinued automatic renewals on the physicians and surgeons liability policy and has discontinued writing public liability and property damage on water softener risks.

The illustration shows a large, ornate wagon pulled by several horses. The wagon has a prominent circular emblem on its side that reads "BONDED BY EMPLOYERS" and "THE EMPLOYERS' GROUP OF BOSTON". Above the emblem, the words "BONDED" and "BY" are written in large letters. Below the emblem, the words "EMPLOYERS" and "GROUP" are written. The wagon is surrounded by a crowd of people in period clothing, some holding signs that also read "BONDED BY EMPLOYERS". The scene is set outdoors with trees and a building visible in the background.

It's Coming Your Way

The Employers' Group Bond Wagon is really rolling. Let our field representative show all the advantages to you in getting aboard this wagon.

The EMPLOYERS' GROUP

Insurance Companies

110 MILK STREET, BOSTON 7, MASS.

The Employers' Liability Assurance Corp., Ltd. • American Employers' Insurance Co. • The Employers' Fire Insurance Co.

Insurance Needs of Funeral Directors Are Reviewed

(CONTINUED FROM PAGE 10)

ance and the like. So much of his success depends on the atmosphere and the surroundings, he should be a fairly good prospect for business interruption coverage. It would be difficult for him to continue to do the same amount of business in quarters that he had to rent after a fire or explosion. He could lose money.

One of the characteristics of funeral directors seems to be that they seldom

if ever throw away anything they get in the mail. On a rainy day they take the material out of a drawer and read it. One company reported that it got responses from advertising that was at least a year old. A good insurance presentation by mail should be effective.

The right of burial includes the right to bury an uninjured body. A funeral director may cause unintentional injury to a body or be charged with civil mal-

practice in embalming or with negligence in handling. Following are digests of four court decisions on this point:

A Delaware funeral director agreed to put a body in a specific coffin and ship it by a particular train. Because a casket-case of the right size could not be obtained in time for the train he removed the body to another coffin for which a case could be provided, but which was rather short for the body. In this course of removal, the body was damaged. The funeral director was liable.

A Minnesota coroner turned over to a funeral director the body of a supposedly homeless man who had hanged himself in the local jail, with instructions to embalm the body and prepare it for burial. Meanwhile someone located the deceased's family. The deceased's father appeared while the funeral director was at work on the body and demanded its custody. From there on the stories differ.

Plaintiff alleged and defendant was held liable for the mental anguish for withholding the body and for the mutilation caused by the embalming even though done at the request of the coroner.

A funeral director in Illinois cut off the deceased woman's hair and was held liable for mental anguish.

Deceased was shot by the police and his body turned over by them to a North Carolina funeral director. From there on the stories differ. The widow testified she called on the funeral director that night and requested him to turn the body over to another funeral director of her own choice; that he refused to do so until she paid him \$45 for the embalming already performed; and, that late at night she and her friends had to obtain the \$45 before she could get the body. Defendant denied the withholding, and said the widow requested him to embalm the body. A jury verdict of \$400 for the two-hour withholding of the body was upheld.

Most Common Litigation

Suits claiming mental anguish represent by far the most common cause of action brought against the funeral director and whether groundless or not they must be defended. This type of claim generally causes funeral directors considerable expense and embarrassment.

A New Jersey cemetery prepared a grave at the wrong site which caused the funeral to be postponed until later in the afternoon, until the grave at the right place could be prepared. The mourners left the cemetery and did not return until later than they were expected, which was past the grave diggers' quitting time. So that the grave diggers could finish their work and go



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**Rate About
83% of all
Theft Lines**

IT'S FREE! ... and a real time saver! American Casualty's new Burglary Tool Kit (pocket size) contains rate charts, applications and outline of coverages for all the leading Burglary, Robbery and Theft Policies. With this one kit, you can rate the majority of theft risks. A request on our letterhead will bring the Tool Kit by return mail.

AMERICAN CASUALTY COMPANY
Reading • Pennsylvania

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The North American Accident Insurance Co.

209 So. LaSalle St., Chicago, Illinois

We write every practical form of Life, Accident, Health, Hospitalization and Medical Expense Insurance.

District Managers and Representatives WANTED

Geo. F. Manzelmann, President

A GOOD YEAR TO CONNECT WITH A GOOD COMPANY

Announcing Multiple Line Facilities

Atlantic Mutual Insurance Company and its wholly owned affiliate, Centennial Insurance Company, announce their entry into the casualty insurance field. This has been made possible by New York's multiple power legislation which became effective on July 1, 1949.

The Companies are now writing

Strength
and
Integrity
through
107 years

OCEAN MARINE
INLAND MARINE
FIRE & ALLIED LINES
AUTOMOBILE—Full Cover
BURGLARY
COMPENSATION
GENERAL LIABILITY
GLASS

Service
of
Agents
and
Brokers



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ATLANTIC MUTUAL INSURANCE COMPANY
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Marine, Fire, Inland Transportation, Yacht, Property Floater, Automobile and Casualty Insurance

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home, the cemetery buried the body before the mourners returned. Verdicts totaling \$1,500 were upheld.

A verdict of \$500 against a New York cemetery for the loss of the body of a stillborn baby was held adequate.

A Massachusetts funeral director was summoned to a hospital to pick up a body for shipment by railroad out of town. In the hospital morgue a niece of the deceased pointed out to an employee of the defendant a body wrapped in a sheet, which was the only body there, as that of her aunt. Defendant shipped this body. Before the body reached its destination, but too late to intercept it, the error was discovered. The husband of the deceased sued the funeral director for mental anguish. Although the funeral director eventually won, he had to defend the claim both in the lower and appellate courts.

An Indiana funeral director undertook to keep the body of a child until arrangements for burial could be completed. By mistake the body was sent to the town of Ohio, Pa., and buried there. Eventually, it was discovered and was returned to the parents, but meanwhile all the funeral director could say was, "Your child is somewhere in Ohio." He was liable for mental anguish.

Photos Cause Trouble

A Colorado funeral director was obliged to transport the body of plaintiff's husband from a snow-bound mountain by plane. He published a picture of the coffin being removed from the plane to the hearse with names and dates and accompanied by some self-praise about his service. The widow received \$2,000 for her mental anguish.

In Kentucky the plaintiff, father of siamese twins who died shortly after birth, hired the defendant to take 12 photographs and no more. Defendant filed a picture in the copyright office in Washington. For the mental anguish resulting from his publication of the picture \$2500 was affirmed.

Case No. 11—Recovery was permitted for mental anguish caused by mere negligent handling of the body by an Alabama funeral home.

Most burials are contracted for and completed within three or four days' time and in that brief period it is the responsibility of the funeral director to arrange for the proper completion of some 100 miscellaneous items. Obviously it is quite possible to overlook certain matters or even make a mistake which very frequently results in a suit being filed against the funeral director by the next of kin for some reason or other.

Court costs and attorneys' fees usually run into considerable sums of money and prove very expensive especially if the case has to be tried in the state supreme court, as the following digests of court decisions indicate:

A Minnesota coroner who was also a physician ordered a funeral director to take charge of the body of a man found dead in his garage and requested another physician to perform an autopsy which was done. The widow sued all three for her mental anguish. All three defendants won, but not until after the widow appealed to the state supreme court, where one judge dissented in her favor on the ground her case should have been left to the jury.

Plaintiff's son was found dead in a swimming pool with a broken neck but no water in his lungs. The coroner, suspecting foul play, ordered an autopsy by a physician which was performed on the funeral director's premises. In a suit by the deceased's father against the coroner, physician, and funeral director the case against the funeral director was dismissed, but the jury was permitted to pass on the case against the other. (North Carolina.)

The funeral directors in Colorado prepared a body for shipment to Pennsylvania. The body decomposed on the way, causing mental anguish to the relatives. In an action for negligence the

funeral director won, but only after an appeal to the Colorado supreme court.

An Iowa widow brought action against a physician and funeral director because of an autopsy. The funeral director won but not until after the widow had appealed to the state supreme court.

Among recent losses are the following:

Bottom fell out of casket while being carried into the church by pallbearers; body of deceased fell out onto the marble steps of church. Action brought against funeral director for mental anguish.

A funeral director was engaged by two separate families to conduct funeral services. In each instance, the deceased was a woman. However, specific arrangements had been made in advance for one of the bodies to be shipped out of town; the other was to be buried locally. Due to a misunderstanding, error or oversight on the part of the funeral director or his employees, the wrong body was shipped out of town to another location and it was not until four days later that the error was discovered. In the meanwhile, the other funeral took place and the wrong body was buried. The next of kin of both families are bringing suit against the funeral director.

Unusual Rulings

The funeral director was charged with maliciously and wantonly removing flowers from the grave two days after the funeral. It was alleged by various members of the family that as a result of the removal of the flowers they did suffer excruciating mental pain and anguish coupled with individual embarrassment and humiliation. An \$80,000 damage suit was filed against funeral director.

Suit in the amount of \$10,000 was brought against a funeral director by the next of kin charging that an unauthorized autopsy had been performed without the knowledge or consent of the child's parent.

A funeral director agreed to put a body in a specific casket and ship it by a particular train. Because an outer box of the right size could not be obtained in time for the train he removed the body to another casket for which an outer box could be provided, but which casket was rather short for the body. In the course of the removal, the body was damaged. The funeral director was liable.

A \$10,000 damage suit was filed against a funeral director charging that without the knowledge or consent of the deceased's parents, the funeral director permitted an autopsy to be performed. Funeral director contends that no autopsy was performed but that a small incision was made on the child to facilitate embalming and that such procedure was a common and accepted practice in embalming.

Tenn. Autoists 70% Covered

NASHVILLE—A check of the nearly 2,000 accident reports received since the automobile responsibility law became effective July 1 indicates that "at least 70%" of all cars in the state are covered by liability insurance, Roy B. Bates, director of the state motor vehicle financial responsibility division, states.

Roswell Park, prominent Buffalo agent died after a two-day illness. He was 64. A graduate of Yale, he entered the insurance business in 1907 with DeLapey & Co. Then he established his own business, Park, Thomas & Co. For the past 15 years, he was with Gurney, Overturf & Becker Inc.

Members of the northern Indiana puddle Blue Goose will meet at South Bend Sept. 22 at Morris Park Country Club. Golf and horseshoe tournaments will be held in the afternoon, with dinner followed by a business session. Thomas E. Reed, Underwriters Adjusting South Bend, is general chairman.

John C. Maginnis Forms Alliance with Sterling

Ray Lonnon, president of Sterling Illinois Agency, Inc., announces the addition to his organization of John C. Maginnis, who has purchased the local Ray Lonnon agency as well as a substantial interest in Sterling Illinois Agency, Inc., which represents Sterling of Chicago in Illinois.

Mr. Maginnis' father was founder and president of Eureka-Maryland Assurance. He started in the business in 1927 as an agent and successfully operated agencies in different territories. He became superintendent of agencies of Eureka-Maryland. He served in the army and emerged as a lieutenant colonel. Then he went to Chicago as agency supervisor for North American Accident.

The Ray Lonnon agency which Mr. Maginnis takes over was Sterling's first general agency under its new agency plan of operations.

With Sterling Illinois agency Mr. Lonnon plans to develop life business aggressively. Mr. Maginnis will be in sole charge of the life division and will increase the field force.

Harvey Joins St. Paul

W. P. Harvey, formerly with Fidelity & Casualty, has joined St. Paul-Mercy Indemnity as bond underwriter at New York.

According to a United Press Dispatch, President Truman is reported to be giving consideration to backing Murray Lincoln, president of Ohio Farm Bureau Federation and head of the three Ohio Farm Bureau insurance companies, to run against Robert A. Taft for the U. S. Senate post in Ohio next year. According to the United Press Mr. Lincoln is "receptive" but will not enter the race unless he is assured a clear field in the Democratic primary. Lincoln is registered as a Republican but would run on the Democratic ticket against Taft. Lincoln of course is very strong with the farm element and he has branched out to woo labor. In doing so he has more or less divorced himself from the farm bureau leaders in other states who have not warmed up to the idea of making common cause with labor and forming an ideological front. Mr. Lincoln has been a foremost exponent of consumer cooperatives and is president of Cooperative League of the U. S. A.

Many Insurance Men on Safety Card

(CONTINUED FROM PAGE 19)

minous Casualty, will speak on "An Insurance Company's Role in Accident Prevention."

At the farm safety meeting the morning of Oct. 25 Russell T. Heston, agricultural engineer for National Assn. of Mutual Insurance Companies of Indianapolis, will show a film, "Outlawing Farm Fires."

John J. Ahern, director of department of fire protection and safety engineering at Illinois Institute of Technology, will preside at the fire prevention meeting the morning of Oct. 26, speakers there

being H. E. Hilton, executive director and counsel National Automatic Sprinkler & Fire Control Assn., on "Protecting Life and Resources from Fire—A National Problem"; E. O. Mattocks, Phillips Petroleum Co., "Safe Handling of Liquefied Petroleum Gases," and Allen L. Cobb, safety and fire prevention, Eastman Kodak Co., "New Methods in Industrial Fire Control."

Discussion leader of the panel on housekeeping at the meeting of the food section Oct. 27 is L. P. Walters, loss prevention research engineer of Hard-

ware Mutual Liability.

Participating in the panel discussion on employee counseling at the industrial nursing section will be Joanna M. Johnson of Employers Mutual Liability.

Modern Inspection Technique

At the session devoted to maintaining interest in accident prevention Oct. 27 Robert Clair of Liberty Mutual will give a talk on modern inspection technique. At the same session, participating in the panel on introducing practical demonstrations in maintaining interest will be Eugene A. Schwarz of New York State Insurance Fund.

At the session for the printing and publishing section Oct. 27 Ralph M. Kramer of Employers Mutual Liability will participate in a panel on accident prevention in the printing and publishing industry.

Alfred L. Dowden, public utility safety engineer of Liberty Mutual, will give an appearance on "How to Make Your Own Sound Slidefilm" at the meeting of the public utility section Oct. 25.

At the railroad section meeting Oct. 26 J. H. Kraus, loss prevention manager at Chicago for Liberty Mutual, will talk on "Home Grown Visual Aids." At the meeting of the rubber section Oct. 27 C. F. Scheer, program production manager, conservation services, Zurich, will take part in a symposium on visual aids in the rubber industry safety program.

Zurich Film To Be Shown

At the showing of safety films the evening of Oct. 25 one of the features will be the film "Helping Hands" that was produced by Zurich.

At the meeting of driver education and training session Oct. 27 Wm. H. Brewster, manager of the automotive department of National Bureau of Casualty Underwriters, will speak on "Teen Age Drivers and Their Influence on Insurance Rates."

Neil Nelson, district engineer of American Mutual Liability at Manchester, N. H., will be leader of a discussion on physical safeguards at the meeting of the textile section Oct. 25. One of the members of the panel will be L. A. Faulkner, supervisor of machine guarding of Liberty Mutual.

At a session on the art of leading a training conference Oct. 26 presiding officer will be J. C. Stennett of National Assn. of Mutual Casualty Companies.

E. C. McFadden to Preside

Presiding at the meeting on "Top Management and Safety" Oct. 28 will be E. C. McFadden, vice-president and manager of the safety department of Texas Employers.

Participating at the meeting of the traffic section Oct. 25 Robert J. Allen, Assn. of Casualty & Surety Companies, will take part in a panel discussion on making better use of existing street facilities.

Presiding Oct. 25 at the group session on traffic safety education will be Harold P. Jackson, president of Bankers Indemnity and chairman of National Committee for Traffic Safety. At the traffic section meeting Oct. 27, master of ceremonies for a period featuring police officers who are making use of their abilities to win friends and influence people will be E. H. Westwick, the representative of Assn. of Casualty & Surety Companies at Chicago. At a meeting on "What We Need Most in Safety Engineering," Oct. 26, there will be a talk on "New Ideas in Accident Prevention Programming" by Arthur A. Hansen, supervising engineer of Hartford Accident.

Mechanical Guarding

At the wood products section meeting Oct. 24, Joseph E. Glass, resident engineer at Louisville for Liberty Mutual, will speak on "Mechanical Guarding of Power Feed Woodworking Machines." At the meeting of the same section Oct. 26, Leonard W. Hagerup, assistant director of safety of Lumbermen's Mutual Casualty, will speak on "Material Handling in Wood Manufacturing Plants."

Insurance people are found in the offi-

cial ranks of the safety council. Vice-president for homes is D. B. Armstrong, second vice-president of Metropolitan Life. S. Bruce Black, president of Liberty Mutual, and Morgan B. Brainard, president of Aetna Life, and Thomas I. Parkinson, president of Equitable Society, are trustees and on the board of directors are Dr. Armstrong, Fred W. Braun, vice-president and chief engineer of Employers Mutual Liability; Wallace Falvey, president of Massachusetts Bonding; Julien H. Harvey, manager accident prevention department Assn. of Casualty & Surety Companies; Fred W. Hubbell, president of Equitable Life of Des Moines; Frank L. Jones, Equitable Society; Henry North, vice-president of Metropolitan Life at San Francisco, and Harry M. Pontious, safety director of Farm Bureau Mutual Automobile of Columbus.

Secretary of the commercial vehicle section is R. P. Austin of Virginia Surety, Toledo; general chairman of the construction section is Otto S. Holmskog, Employers Mutual Liability, Milwaukee; vice-chairman of the industrial nursing section is Grace DeWolfe of Employers Mutual Liability.

Program chairman of the textile section is Neil Nelson of American Mutual Liability of Manchester, N. H. Secretary of the wood products section is E. P. Schultz of Zurich.

CHANGES

Shelby Mutual Graduates

Under the direction of Paul Dubuc, nine men have completed a two month training course for field personnel at the home office of Shelby Mutual Casualty at Shelby, O.

A number of the men have already been assigned to positions in the field. The others will be assigned soon.

Of those completing the course Dale Faux is now located at Lansing, Mich.; Paul J. Roberts is in charge of Pennsylvania automobile underwriting at Harrisburg; Paul J. Schadek is in the auditing engineering division for Ohio working out of the home office.

Brittan Succeeds Steinborg

Phil K. Brittan has succeeded A. N. Steinborg as manager of Hardware Mutual at Atlanta. Mr. Brittan has been in insurance since 1932. Mr. Steinborg will be connected with Hardware Mutual in Florida.

N. V. Crosby, vice-president, is at Atlanta directing the change.

Travelers Makes Changes

Marshall D. Branum, assistant casualty-surety manager at Dallas for Travelers, has been named to serve as assistant manager of fire and marine there.

Henry H. Mumaw who has been casualty-surety field assistant at Los Angeles, has been transferred to Spokane, where he will handle fire-marine as well as casualty.

Lyle C. Spring, assistant casualty-surety manager at Detroit, has been appointed in the same capacity at St. Louis.

Edward K. Beemer, assistant casualty-surety manager at Syracuse, has been appointed in the same capacity at Detroit.

Ray Cushman has been appointed field assistant for casualty and surety at Los Angeles.

Stamy Nebraska Chief

United Casualty of Cedar Rapids, Iowa, has commenced writing insurance in Nebraska. Allen Stamy is placed in charge of Nebraska operations. He has been with United Casualty about 10 years in Iowa. United Casualty will develop automobile, general liability and workmen's compensation in Nebraska.

Bernard Glenn and Edward James have formed the James-Glenn Co. agency at Des Moines. They purchased the agency of W. C. Miller, who has moved to Polk City.

HAWKEYE • SECURITY • INDUSTRIAL • THREE OF THE FINEST

DO YOU BELIEVE That Monday Is The First Day of The Week?



No, it's not true.
Sunday is the first
day of the week.

ALWAYS "FIRST" HOWEVER...

... in the minds of agents are HAWKEYE-SECURITY-INDUSTRIAL because many agents know from experience that these great companies are "first" in aid to agents.

Agents rate Hawkeye-Security-Industrial at the "top" when it comes to "all-out" help in building sales. Claims are paid promptly . . . there is no red tape to hamper agents. Field representatives work closely with agents at all times.

That's why more agents are saying, "Yes, Hawkeye-Security-Industrial are three of the finest."

**HAWKEYE CASUALTY CO.
SECURITY FIRE INS. CO.
INDUSTRIAL INS. CO.**
Des Moines, Iowa

HAWKEYE • SECURITY • INDUSTRIAL • THREE OF THE FINEST



GUARANTEE INSURANCE COMPANY
HOME OFFICE — LOS ANGELES

Licensed in California—Indiana—Colorado—Texas—
Hawaiian Islands
Writing Compensation—Liability—Burglary—
Automobile
Branch Offices—San Francisco—Los Angeles—
San Diego—Indianapolis
General Agencies—Cobb & Stebbins, Denver
George M. Yamada, Honolulu
Barney Vanston & Co., Dallas

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Insurance people are found in the offi-

ACCIDENT AND HEALTH

Provident L&A. Issues Guide to Its A. & H. Policy Forms

Provident Life & Accident has put out a handy, compact guide to all its commercial accident and sickness policies—including auto accident and hospital-surgical forms.

This time-saving tool, called the "Ready Reference Outline," is printed as an eight-page, four panel, accordion folder, reducing to a size easy to carry in the pocket or brief case. It is particularly timely, as Provident has just completed revision of its entire commercial line. There are no real changes in rates. New sales circulars for each type of coverage were sent out when the new policy forms were announced. All the company's advertising material is designed to furnish a smooth straight-line track for the agent's sales story—leading right into the application form which is a part of each circular.

The Ready Reference Outline also contains a summary of the optional extra benefits with each policy. A wide range of hospital, surgical, medical care and blanket expense riders is presented in convenient, descriptive form. There is in addition a list of more than 100 of the more frequently encountered occupations, classified A through G.

B.C. Compulsory Scheme Is Facing Heavy Deficit

VICTORIA, B. C.—In its first year of operation, British Columbia's hospital insurance scheme is going to show a substantial deficit and provincial authorities agree that steps will have to be taken immediately to close the wide gap between intake and outgo.

The plan which went into effect is compulsory and theoretically everyone in the province must pay the premiums outlined. It is admitted, however, that many have not taken the law seriously and have not paid anything at all.

No way has been found as yet of keeping track of those who change jobs. A number of employers have not adopted the payroll deduction plan. Even more important is the terrific in-

crease recently in hospital costs. There is a wide spread between hospital charges when government rates were established and those today. This has upset calculations originally used to fix premiums, which run to \$30 per family, with unmarried persons paying \$15.

Sales Congresses for Northern Ohio Planned

Ohio Assn. of A. & H. Underwriters will hold a series of sales congresses in northern Ohio this fall. The schedule is as follows: Toledo, Oct. 10; Akron, Oct. 11; Canton, Oct. 12, and Youngstown, Oct. 13.

Speakers will include Charles B. Stumpf, newly elected president of International Assn. of A. & H. Underwriters, Carl A. Ernst, treasurer of International association; J. E. Harriman, general agent of Illinois Bankers Life at Youngstown; John E. North, of Loyal Protective Life, Cleveland, and Charles U. Pugh, Loyal Protective, Columbus, president of the Ohio association.

Another series of congresses will be put on by the Ohio association later in the fall at Columbus, Dayton, and Cincinnati with a different panel of speakers.

To Study UCD Laws

Gov. Lausche of Ohio has named three citizens to serve on the commission to study disability unemployment insurance. The senate and house each named three members, as previously announced. The governor's selections are Dr. E. L. Bowers, chairman of the economics department of Ohio State University, and chairman of the advisory council of the unemployment compensation bureau; J. V. Aug, president Hamilton County Democratic Veterans Clubs, and Herbert L. Lannert, director of industrial relations of Crowell-Collier Publishing Co., Springfield.

Elect at San Francisco

San Francisco A. & H. Underwriters Assn. has elected Edward F. Jones,

United Benefit Life, as its new president. Vice-president is Dave Kramer, Westland Life, and secretary, Louis Hirschorn, World.

Harvey D. Quigley, Mutual Benefit H. & A., retiring president, becomes chairman of the executive committee. Other members of that committee are Moody Lytle, Security Life & Accident, Oakland; Betty Fitzsimmons, Loyalty group; Harry E. Harker, Mutual Benefit H. & A., Oakland, and John Baine, intermediate department Continental Casualty.

Open New Utah Office for Assigned Risk Plan

An office for handling all administrative work of the automobile assigned risk plan for Utah has been opened at Salt Lake City, with Mrs. Dorothea Wright as manager. Previously all functions for the assigned risk plan were handled from Denver by R. G. Shurtliff, who has managed the plan for Utah, Colorado, Wyoming and New Mexico since its inception.

Transfer of the office to Utah was recommended by W. F. Roeber, general manager of National Council on Compensation Insurance, New York City, after an inspection of the facilities available in Utah. The Utah gov-

erning board for the assigned risk plan formally approved the transfer and the appointment of Mrs. Wright. Members of this board are: Chairman, W. F. Whitehead, Farmers group (representing reciprocals and non-admitted companies); E. A. Bjorkland, U. S. F. & G. (bureau stock companies); E. F. Hauffer, United Pacific (non-bureau stock companies); Shirly Winder, State Farm Mutual (independent mutuals), and B. W. Fives, Liberty Mutual (affiliated mutuals).

Mrs. Wright has been Utah manager of Mountain States Compensation Bureau for four years. She will continue in that post.

Break Ground for Building

Ground breaking ceremonies were held the other day for the new home office building of Farmers Mutual Liability at Indianapolis. This is at the southeast corner of 30th and Meridian streets. The building will cost \$300,000 and will be a three-story structure.

Oklahoma City Exchange Elects

Oklahoma City Insurors Exchange has elected H. C. Hightower president; Lewis Lacy, vice-president and Leland Booth, secretary. On the executive committee are Kenneth R. Draper, W. A. Wilson, Ralph Carlin and Cecil Rogers.

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Many Banks Increase Bond Cover in Past Two Years

An interesting exhibit has been prepared by Federal Deposit Insurance Corp., showing that in 1947, of 9,484 U. S. banks insured in FDIC, 4,981, or 53%, carried less blanket fidelity bond coverage than the minimum outlined in the American Bankers Assn. suggested standard. There were 2,600 banks, or 27%, that carried the minimum, and 1,903, or 20%, that were insured for the "fair or over" amount.

For 1948 the total number of insured banks was 12,922; those insured for less than the minimum numbered 3,019, or 23%; those insured for the minimum totaled 5,712, or 44%, and those carrying the fair or over amount were 4,191, or 33%.

Big Change

This is a very substantial decline in banks insuring for less than the minimum, and a big increase in those carrying the minimum or fair amounts. It bears out the observation of surety men, that banks steadily have been bringing their protection up to what is regarded as a more adequate figure.

It is notable in the exhibit, given in

part below, that in several states the percentage of banks below minimum is greater than the proportion meeting minimum standards—Utah, Idaho, Nebraska, Kansas, South Dakota, Iowa and Wisconsin having more than 40% with less than the minimum. On the other hand, several states have very low percentages with less than the minimum. In general (though there are exceptions), national banks are more often insured for the minimum amount or better, compared with state banks. In the compilation, banks are divided into national, state banks members of the federal reserve system, and state banks not members of the federal reserve, except the breakdown is not shown by state or district.

According to FDIC in the four years 1945 to 1948, seven of the 10 banks whose depositors the corporation was called upon to protect went out of business solely because of defalcations in amounts exceeding fidelity coverage. During the first 15 years of the corporation's operation, approximately one-fourth of the 407 banks which it assisted were in financial difficulties because of defalcations.

Blanket Bond Coverage in Insured Commercial Banks (1947)

Number of Banks	Less than the minimum		At least the minimum but not the fair		The fair or over		
	No.	%	No.	%	No.	%	
United States—Total, 1947	9,484	4,981	53	2,600	27	1,903	20
National banks	3,555	1,731	49	980	27	844	24
State banks members of FRS	1,394	677	49	391	28	326	23
State banks not members of FRS	4,535	2,573	57	1,229	27	783	16
FDIC District No. 1—Total	340	84	25	119	35	137	40
Connecticut	64	12	19	19	29	33	52
Maine	42	8	19	15	36	19	45
Massachusetts	134	28	21	48	36	58	43
New Hampshire	42	12	29	16	38	14	33
Rhode Island	7	1	14	2	29	4	57
Vermont	51	23	45	19	37	9	18
FDIC District No. 2—Total	748	208	28	251	33	289	38
Delaware	29	16	55	5	17	8	28
New Jersey	237	26	11	89	38	122	51
New York	482	166	34	157	33	159	33
FDIC District No. 3—Total	1,213	518	43	451	37	244	20
Ohio	453	227	50	143	32	83	18
Pennsylvania	760	291	38	308	41	161	21
FDIC District No. 4—Total	721	212	29	339	47	170	24
District of Columbia	13	1	8	6	46	6	46
Maryland	124	54	44	45	36	25	20
North Carolina	160	41	26	60	37	59	37
South Carolina	80	13	16	28	35	39	49
Virginia	226	61	27	146	65	19	8
West Virginia	118	42	35	54	46	22	19
FDIC District No. 5—Total	568	179	32	174	30	215	38
Alabama	129	42	33	48	37	39	30
Florida	118	21	18	24	20	73	62
Georgia	190	76	40	53	28	61	32
Mississippi	131	40	31	49	37	42	32
FDIC District No. 6—Total	1,104	431	39	455	41	218	20
Arkansas	174	75	43	66	38	33	19
Kentucky	282	113	40	118	42	51	18
Missouri	425	155	36	195	46	75	18
Tennessee	223	88	40	76	34	59	26
FDIC District No. 7—Total	891	573	64	195	22	123	14
Indiana	289	189	65	60	21	40	14
Michigan	275	148	54	81	29	46	17
Wisconsin	327	236	72	54	17	37	11
FDIC District No. 8—Total	1,015	715	71	153	15	147	14
Illinois	634	390	62	121	19	123	19
Iowa	381	325	85	42	9	24	6
FDIC District No. 9—Total	734	534	73	82	11	118	16
Minnesota	443	312	70	54	12	77	18
Montana	71	51	72	6	8	14	20
North Dakota	91	69	76	6	7	16	17
South Dakota	129	102	79	16	12	11	9
FDIC District No. 10—Total	1,110	911	82	139	13	60	5
Colorado	101	56	55	30	30	15	15
Kansas	356	320	90	25	7	11	4
Nebraska	317	273	86	33	10	11	6
Oklahoma	291	231	79	42	15	17	6
Wyoming	45	31	69	8	18	6	13
FDIC District No. 11—Total	757	457	60	185	25	115	15
Arizona	5	1	20	1	20	3	60
Louisiana	108	32	30	48	44	28	26
New Mexico	32	11	34	12	38	9	28
Texas	612	413	68	124	29	75	12
FDIC District No. 12—Total	283	159	56	57	20	67	24
California	109	37	34	26	24	46	42
Idaho	24	20	83	3	13	1	4
Nevada	5	3	60	2	40
Oregon	39	24	62	6	15	9	23
Utah	34	21	62	9	26	4	12
Washington	72	54	75	13	18	5	7

Fidelity Bond Coverage in Insured Commercial Banks (1948)

Number of Banks	Less than the minimum		At least the minimum but not the fair		The fair or over		
	No.	%	No.	%	No.	%	
United States—Total, 1948	12,922	3,019	23	5,712	44	4,191	33
National banks	4,991	757	15	2,550	51	1,684	34
State banks members of FRS	1,911	544	29	709	37	653	24
State banks not members of FRS	6,020	1,718	28	2,453	41	1,849	31
FDIC District No. 1—Total	470	29	4	125	27	325	51
Connecticut	97	5	5	14	14	78	91
Maine	54	2	4	13	24	39	72
Massachusetts	179	4	2	47	26	128	72
New Hampshire	57	1	2	22	39	34	59
Rhode Island	14	1	7	2	14	11	79
Vermont	69	7	10	27	39	25	51

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No.	%
903	28
844	24
326	23
733	16
137	40
33	52
19	45
58	43
14	33
4	57
9	18
289	39
8	28
122	51
159	23
244	20
83	18
161	21
170	24
6	46
25	20
59	37
39	49
19	5
22	19
215	38
39	30
73	62
61	32
42	32
218	20
33	19
21	18
25	18
9	26
223	14
40	14
46	17
37	11
147	14
123	19
24	6
118	16
77	18
14	20
16	17
11	9
60	5
15	15
11	11
11	4
17	6
6	13
115	15
3	60
28	26
9	28
75	12
67	24
46	42
1	4
2	40
23	23
9	12
4	7

(1948)

No.	%
191	33
684	34
658	34
449	31
325	69
78	51
39	72
128	72
34	59
11	78
35	51

	Number of Banks	Less than the minimum		At least the minimum but not the fair		The fair or over	
		No.	%	No.	%	No.	%
FDIC District No. 2—Total	1,015	101	10	433	43	481	47
Delaware	38	9	24	11	29	18	47
New Jersey	336	12	4	103	31	221	65
New York	641	80	12	319	50	242	38
FDIC District No. 3—Total	1,621	153	9	975	61	493	30
Ohio	652	65	10	402	62	185	28
Pennsylvania	969	88	9	573	59	308	32
FDIC District No. 4—Total	1,008	133	13	508	51	367	36
District of Columbia	19	3	16	3	16	13	68
Maryland	156	31	20	75	48	50	32
North Carolina	218	19	9	88	40	111	51
South Carolina	124	7	6	45	36	72	58
Virginia	314	38	12	207	66	69	22
West Virginia	177	35	20	90	51	52	29
FDIC District No. 6—Total	1,361	191	14	691	51	479	35
Arkansas	207	28	14	102	49	77	37
Kentucky	350	38	11	182	52	130	37
Missouri	531	84	16	275	52	172	32
Tennessee	273	41	15	132	48	100	37
FDIC District No. 7—Total	1,319	450	34	541	41	328	26
Indiana	457	134	29	204	45	119	26
Michigan	400	112	28	165	41	123	31
Wisconsin	462	204	44	172	37	86	19
FDIC District No. 8—Total	1,395	491	35	535	38	369	27
Illinois	835	221	26	358	43	256	31
Iowa	560	270	48	177	32	113	20
FDIC District No. 9—Total	1,045	370	36	369	35	306	29
Minnesota	631	220	35	216	34	195	31
Montana	112	31	28	46	41	35	31
North Dakota	138	49	36	47	34	42	30
South Dakota	164	70	43	60	37	34	20
FDIC District No. 10—Total	1,381	617	45	539	39	225	16
Colorado	128	21	15	68	49	49	36
Kansas	452	236	52	178	40	38	8
Nebraska	362	206	57	113	31	43	12
Oklahoma	374	134	36	160	43	80	21
Wyoming	55	20	36	20	36	15	28
FDIC District No. 11—Total	1,018	252	25	519	51	247	24
Arizona	10	3	30	2	20	5	50
Louisiana	144	24	17	64	44	56	39
New Mexico	48	7	15	20	42	21	43
Texas	816	218	27	433	53	165	20
FDIC District No. 12—Total	1,476	134	28	174	37	168	35
California	183	28	15	64	35	91	50
Idaho	48	21	44	20	42	7	14
Nevada	8	1	12	4	50	3	38
Oregon	67	26	39	22	33	19	28
Utah	53	23	43	21	40	9	17
Washington	117	35	30	43	37	39	33

Kulp on Bureau Card

Dr. C. A. Kulp, professor of insurance at University of Pennsylvania, will discuss what an economic recession would mean to the accident and health business at the annual meeting of the Bureau of Accident & Health Underwriters at Highland Park, Ill. Oct. 10-12. A. & H. insurers and agents are watching general economic conditions closely, since in periods of high employment the A. & H. loss experience tends to go down, leading insurers to extend policy coverage, which many of them have done recently. When the cycle turns, however, as it did in the 1930s, the loss experience increases appreciably with a costly and sometimes hazardous effect on insurers. Dr. Kulp will explore these factors.

Viehmann to Take Appeal

Commissioner Viehmann plans to appeal to the Indiana supreme court from a decision of the Marion county superior court holding that the policies of Firemen & Mechanics of Fort Wayne should be honored as evidence of financial responsibility under the automobile law. This is a special legislative charter company and is not responsible to the Indiana department. Mr. Viehmann claims that its charter is soon expiring and that its policies should not be recognized.

Totals on UCD Referendum

The final totals officially certified in connection with the referendum on the state of Washington unemployment compensation disability measure enacted by the 1949 legislature show that 77,183 signatures were presented. There were 7,466 rejected, for a percentage of 9.67.

WANTED — SENIOR UNDERWRITER

The man we are looking for is qualified to assume full responsibility for the underwriting of all forms of individual Accident & Health and Hospital-Surgical insurance. He has proved his ability to train and direct personnel engaged in this work, is not over age 45, and feels that — for reasons beyond his control — his chances of advancement to a top position with his present company are remote.

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J. Ray Hull Blue Goose Chieftain

(CONTINUED FROM PAGE 1)

will be whether the grand nest is to defray travel expenses for more than the present two delegates, but authorizing no additional voting powers for each pond.

Seven past most loyal grand ganders were in attendance; D. A. McKinley, Seattle; H. B. Leuty, Vancouver; J. Clark Buchanan, Los Angeles; Joseph R. Knowlan, Philadelphia; Howard A. Reynolds, San Francisco; Phillip M. Winchester, New York, and George E. Edmondson, Tampa.

Benallack Absent First Time

The Seattle convention was the first which William T. Benallack of Michigan, most loyal grand gander in 1912, had missed. He sent a special message which was read to the meeting and, in turn, the convention adopted a resolution expressing their appreciation of the "dean" of the past most loyal grand ganders.

Colorado won the membership cup, with a 42.8% increase in membership. The Utah-Idaho pond was close behind with 42.5%. Ohio had the greatest gain in new members, 68. St. Louis was second with 59 and San Francisco third with 58.

The 1950 grand nest meeting will be held at French Lick Springs, Ind. A charter was presented to the recently formed New Mexico pond by Howard A. Reynolds of San Francisco.

In the international golf match, the United States team defeated Canada 292 to 297. James Davies, Seattle, was winner of the tournament with a low gross of 77. While the golf tournament was in progress, the ladies and non-golfing ganders took a cruise through Lake Washington and the canal locks. The northwest ponds joined the grand nest convention committee in staging a cocktail party that evening, followed by a buffet supper and dance.

Trenbath Gives Report

In his address at the opening session Mr. Trenbath reported a 297 increase in membership, but an unusually large number of members dropped and a heavy increase in transfers. He said this reflected the change in conditions following the war. He said there is intense interest in increasing the number of puddles. Some time ago it was estimated that they numbered 29. Mr. Trenbath said he visited 19 ponds the past year. He suggested that ponds arrange a series of meetings to allow the head of the order to make trips more con-

veniently and at less expense. Commissioner Sullivan gave the address of welcome. Alvin C. Tregoning, most loyal gander of Seattle pond, also extended a message of welcome and J. Ray Hull responded. A model initiation was staged by a team of Seattle pond's newest members.

At a stag luncheon, Lloyd S. Wallace, Sr., sole surviving member of the original group which founded the order 42 years ago at Green Lake, Wis., recalled the incident. His account was so well



E. W. TRENBATH

received that it was suggested that a transcription be made of it. Mr. Wallace agreed to this and records will be made available for programs at the various ponds.

The wind-up of the convention was a cocktail party, followed by the traditional goodfellowship banquet, at which Mr. Kenzel was toastmaster. The principal speaker was introduced as Sven Oscar Soderbloom, a member of the Swedish Royal Insurance Commission. When his remarks began skirting the socialist party line, some of the more attentive members of the audience became restive. Then he was revealed to be Arthur Anderson, Everett, manager of Washington Title Insurance Co.

Mutual Group at San Antonio

San Antonio Mutual Insurance Exchange has been organized with 18 members. M. Abbe Strunk, Baird-Strunk Co. agency, is president; J. W. Roten, vice-president; L. J. Irby, secretary; R. D. Spencer, treasurer.

Fla. Loss May Reach \$8 Million

(CONTINUED FROM PAGE 1)

segment and then rapidly diminished in ferocity as it moved northward.

General Adjustment Bureau has a catastrophe force of more than 175 adjusters in the West Palm Beach area and has opened temporary storm offices in West Palm Beach, Delray, Stuart, Fort Pierce and Belle Glade. It reports that the greatest number of losses is in the area between Vero Beach and Pompano, extending into the Okeechobee region.

The maximum velocity of the wind diminished as it moved up through Florida, but there was some damage in Tampa and the lake region and at Jacksonville as well as in southeast Georgia and South Carolina.

There are about 1,000 to 1,200 losses in and around Jacksonville, approximately the same number in and around Orlando, perhaps 175 in the Gainesville, Ga., area, 500 at Savannah, maybe 500 at Charleston and some at Waycross, Ga. The G. A. B. is increasing its local staffs to handle losses at Jacksonville, Orlando and Gainesville.

One report was that the Palm Beach area was hit twice as severely as in the 1947 storm. The Palm Beach homes are larger, more expensive than in West Palm Beach, and they suffered extensive damage. Losses in the area are running about twice for at least one company what they were in 1947. There is not much insurance damage at Fort Lauderdale and south.

One observer noted that the storm was bad, but it struck and departed quickly, unlike the 1947 blow which kept at it. Consequently in this year's blast if there were a part of the building that was weak, it went, but strong, well battened down structures survived pretty well.

Remains of the storm blew into New York and out along the New England coast this week, reaching 70 miles per hour, but there was little insured damage.

A. I. U. Honors Swimmers

LOS ANGELES—American International Underwriters, at a ceremony at Little Tokio, presented an engraved plaque to the Amateur Swimming Federation of Japan, sponsoring body for the six-man Japanese swimming team that made world swimming history here. The plaque has engraved on it the names of the swimmers, their manager and coach.

WANT ADS

MANAGER HOSPITALIZATION

Progressive middle-western Insurance Company needs a man with broad experience in hospitalization insurance to manage new Group Hospitalization Department.

The man we are looking for is between 33 and 43 years of age. He must be well grounded in all forms of group hospitalization coverage and have executive ability. Here is a real opportunity for the right man.

Home Office of the Company is located in moderate sized city in the middle-west. If you are interested in this position, Address V-65, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill., and give us your qualifications and the salary you expect. Replies will be held confidential.

CASUALTY UNDERWRITER

Growing and aggressive midwestern Casualty Company, operating nationwide, has opening in its Home Office for a young man, not over 35, of outstanding capability, with general Casualty underwriting experience and with demonstrable executive capacity. His activities will be in the supervision of underwriting operations. Must be a worker. An exceptional opportunity for a qualified man. Replies will be kept confidential and should give all pertinent information, including personal and educational data, nature and extent of experience, positions held and present salary. Address No. V-52, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

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Excellent opportunity, especially if familiar with retrospective or participating plans. Texas territory only.

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Branch Manager Wanted

Young man having experience and qualifications necessary to fill position of branch manager for progressive stock casualty company, Denver office. All replies treated confidentially. Our present staff aware of vacancy. Address V-67, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

Need experienced casualty man on all lines to manage and supervise casualty department of large well known Chicago agency. Give all data including nature and extent of experience, various positions held and present salary. All replies held in strict confidence. Address V-58, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

CLAIMS MANAGER WANTED
Casualty claims manager, age 30 to 50, needed by Branch Office of Casualty Insurance Company, located in mid-west. Experience necessary, preferably in managerial capacity. Auto and all miscellaneous casualty lines. Write full details on qualification and experience. Address V-69, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

Opportunity open for young, single man with some Commercial Accident and Health experience for position as Special Agent. Must be free to travel extensively. Prominent stock casualty company. Salary and expenses. Reply in confidence giving full personal and business background. Address V-70, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

BURGLARY UNDERWRITER

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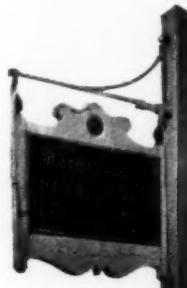
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*Elijah Miller House
where Washington Planned
his Campaign*



GEORGE WASHINGTON's slumbers often must have been uneasy during the nights he spent in the Elijah Miller house. Here he had

his headquarters during the anxious period of the White Plains campaign and here he planned his army's strategic retreat into New Jersey.

Though a small village at the time of the Revolution, White Plains was of considerable importance as county seat and business center. The Declaration of Independence was given official reading from the steps of the old court house for the first time in the colony.

As the Declaration changed the Colony of New York to the State, the court house is considered the birthplace of the State of New York.

Washington established his White Plains



been built about 1738 and was enlarged by an addition in 1770.

During his stay at the Miller home, Washington occupied two rooms in the newer part, one of which had a door opening on the porch, thus making it possible for visiting officers to come and go without encountering the family. Built at the foot of a hill from which the last shot of the White Plains campaign was fired, the house had a secluded yet accessible location which made it ideal as a military headquarters.

Mrs. Ann Miller continued to occupy the house until her death at the age of ninety-two. This patriotic woman served her country long and well. Besides her husband, she lost her two sons to the cause of freedom. Both died on the same day of disease contracted in camp. In addition to making her home available to Washington, Mrs. Miller nursed many wounded soldiers there.

Shaded by an ancient sycamore tree on which George Washington must have looked, the house he made his headquarters is now maintained by the Westchester County Park Commission and the White Plains Chapter of the Daughters of the American Revolution. Many fine Revolu-



Old-time utensils adorn fireplace in family kitchen

tionary relics are on display. An interesting feature of the house is the cellar cut into the hillside where ammunition was stored for the troops encamped nearby.

Washington was again in White Plains in 1778 and in 1781. On the second of



Used to store ammunition

these visits the war had progressed so satisfactorily that he commented in a letter to one of his officers that the army "which was the offending party in the beginning is now reduced to the use of spade and pickaxe for

defense. The hand of Providence has been so conspicuous in all this that he must be worse than an infidel that lacks faith and more than wicked that has not gratitude to acknowledge his obligations."

* * *

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Texas "which combines the culture of the East with the vision of the West and the energy of the North with the hospitality of the South" derives its name from the Tejas Indians. It is vast . . . in area and in its contribution to the national economy. It leads in the production of oil, natural gas, helium and sulphur; it leads in cotton, beef cattle, sheep, mules and horses, and grains are grown extensively. Part of the state is covered with timber. Its great and varied industrial expansion in recent years challenges the imagination. Explored by the Spanish and French, evangelized by the Catholic missionaries, settled by the Americans in 1822, fought for by the Mexicans, the Lone Star State is a region of exciting history and colorful scenery. Six flags have flown over San Antonio, pivot of Central American trade, where visitors can see the Alamo, the old Chapel of San Antonio de Valero and the Spanish Governor's Palace. Houston, which leads all cities in post-war expansion, is at one end of the fifty-mile Ship Canal which connects the city with the Gulf of Mexico and makes it the world's largest petroleum, cotton and rice market. A sight-seer in Texas has a lavish variety from which to choose: Big Bend National Park on the Rio Grande, the citrus fruit groves in lower Rio Grande Valley, the oil fields, the ranches of the panhandle, Santa Helena Canyon, Guadalupe Peak. In a state where "Friendship" is the motto, insurance agents always find a friendly welcome.



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